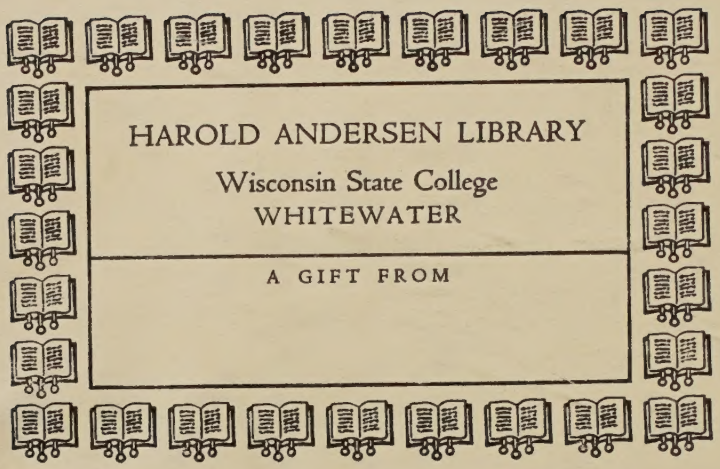

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VOL. XVII.

THE COMPLETE ENGLISH TRADESMAN.

OXFORD:

PRINTED BY D. A. TALBOYS,

FOR THOMAS TEGG, 73, CHEAPSIDE, LONDON.

1841.

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THE COMPLETE

ENGLISH TRADESMAN.

IN TWO VOLUMES.

VOL. I

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THE

Complete *English* Tradesman:

Directing him in the several

PARTS and PROGRESSIONS

OF

T R A D E,

From his First

Entering upon Business, to his Leaving off.

Particularly with regard to

Diligence,	Partnership,	Book-keeping,
Over-trading,	Trading Frauds,	Monopolies,
Diversions,	Fine Shops,	Combinations,
Expensive Living,	Credit,	Under-selling,
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With useful GENERALS in TRADE,

DESCRIBING

The Principles and Foundations of the *Home Trade* of *Great Britain:* With TABLES of the *British* Manufactures, Product, Shipping, Land-Carriage, Importation, Home-Consumption, &c.

Calculated for the Use of all our Inland Tradesman, *as well in the* CITY *as* COUNTRY.

In TWO VOLUMES.

VOL. I.

LONDON:

Printed for J. RIVINGTON, at the *Bible* and *Crown* in St. *Paul's* Church-Yard.

MDCCXLV.

PREFACE.

THE work which is here offered to the public is a collection of useful instructions for a young tradesman; which are the more necessary, as there never were so many bankruptcies or failures in trade as of late.

Had I not seen, in a few years' experience, many young tradesmen miscarry for want of the very cautions which are here given, I should have thought this work needless, and I am sure, had never gone about to write it; but as the contrary is manifest, I think the world wanted either this or something better.

I make no doubt but there is, generally, as much trade now, and as much gotten by trading as formerly. There must then be some reason why the tradesman cannot support himself and family as well as before. Nor need we be afraid to speak out; the case is but too obvious. The expenses of a family are quite different now from what they have been; tradesmen cannot live as tradesmen in the same class used to live; custom, and the manner

of all the tradesmen round them, they think, command a difference; and he that will not do as others do, is esteemed as nobody among them.

The following directions are calculated to enable the young tradesman to stem the attacks of those fatal customs, which otherwise will inevitably send him the way of all the thoughtless tradesmen that have gone before him.

Here he will be effectually encouraged to set out well, and to avoid all those rocks which the gay race of tradesmen so frequently suffer shipwreck upon; and here he will have a true plan of his own prosperity drawn out for him; by which he may square his conduct in an unerring manner, and fear neither bad fortune nor bad friends.

Here he will learn the absolute necessity of trading within the bounds of his own stock, and the certain ruin of that modern custom of trading upon borrowed credit or borrowed money, with the dismal consequences of high discount, and taking up money at interest.

Here also he will find brief specimens for book-keeping, and directions for keeping a pocket-ledger, in case of fire. And in order to make this work a complete directory for tradesmen of all denominations, I have thought it necessary to discourse, though as briefly as I could, of the several branches of our home trade, especially those which necessarily embark the inland tradesman in some parts of foreign business, and so make a merchant of the

shopkeeper, almost whether he will or no. For example:—

Almost all the shopkeepers and inland traders in seaport towns, and even in the waterside part of London itself, are necessarily brought in to be owners of ships, and concerned at least in the vessel, if not in the voyage; some of their trades, perhaps, relate to or are employed in the building, fitting, or furnishing out ships; as at Shoreham, Ipswich, Yarmouth, Hull, Whitby, Newcastle, and the like; others are concerned in the cargoes, as in the herring-fishery at Yarmouth, and in the adjacent ports, the colliery at Newcastle, Sunderland, &c.

In this case the shopkeeper is unavoidably, sometimes, both a tradesman and a merchant adventurer at the same time; and some of his business runs into sea adventures; as in the salt trade at North and South Shields, in the counties of Northumberland and Durham, and likewise at Lymington, and again in the coal trade from Whitehaven in Cumberland to Ireland, and the like.

These considerations urged me to direct due cautions to such tradesmen, and such as would be particular to them especially, not to launch out in adventures beyond the compass of their stocks, and withal to manage those things with due wariness.

I have also given a general description of the whole inland trade of England, that prodigy of a business, in which our tradesmen are ordinarily

taken up, and without a right notion of which they cannot be said to be complete tradesmen; and more particularly of that branch of inland business, the corn trade, with the coal trade, the fishing trade, and the coasting trade; also of the carriage of goods in England, whether by water or by land; which is a wonderful article, and equal in itself to the whole commerce of some nations, and employs infinite numbers of ships, horses, and men.

The breeding, feeding, and fatting of cattle is likewise a vast extended business, which embarks in one interest the gentleman, the tradesman, and the poor.

In all these there are useful observations, proper for the tradesman in every branch of the inland trade.

There are many other useful things relating to the trade and tradesman of this nation, which will be seen in the work itself, to which we refer.

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THE COMPLETE

ENGLISH TRADESMAN.

INTRODUCTION.

Being to direct this discourse to the tradesmen of this nation, it is needful in a few words to explain who it is we are to understand by the word 'tradesman,' and how he is to be qualified in order to merit the title of 'complete.'

The term tradesman is understood in several places in a different manner; for example, in the North of Britain, and in Ireland, a tradesman is taken to be a mechanic; as a smith, carpenter, shoemaker, and the like, whom we call here handicraftsmen. Abroad, they deem tradesmen such only as carry goods about from market to market, or from house to house, to sell; which we usually here call 'petty chapmen,' in the North 'pethers,' and in our ordinary speech, 'pedlars.'

But in England, and especially in London, all sorts of warehouse-keepers, shopkeepers, whether wholesale dealers or retailers of goods, are called tradesmen; such are our grocers, mercers, linen and woollen-drapers, Blackwell-hall factors, tobacconists, haberdashers, glovers, hosiers, milliners, booksellers, stationers, and all other shopkeepers, who do not actually manufacture the goods they sell.

On the other hand, those who make the goods they sell, though they keep shops, are called handi-

crafts; such as smiths, shoemakers, founders, joiners, carpenters, carvers, turners, and the like; those who only make goods for others to sell, are called manufacturers, artists, &c.

As there are several degrees of people employed in trade below these, such as workmen, labourers, and servants, so there is a degree of traders above them, which we call merchants; where it is needful to observe, that in other countries, and even in the North of Britain and Ireland, as the handicraftsmen and artists are called tradesmen, so the shopkeepers, whom we here call tradesmen, are all called merchants; nay, even the very pedlars are called travelling merchants. But in England the word merchant is understood of none but such as carry on foreign correspondences, importing the goods and growth of other countries, and exporting the growth and manufacture of England to other countries.

Besides these, we have a very great number of considerable dealers, whom we call tradesmen, who are properly called warehouse-keepers, who supply the merchants with all the several kinds of manufactures and other goods of the produce of England, for exportation; and also others, who are called wholesalemen, who buy and take off from the merchants all the foreign goods which they import; these, by their corresponding with a like sort of tradesmen in the country, convey and hand forward those goods, and our own also, among those country tradesmen, into every corner of the kingdom, however remote; and by them to the retailers; and by the retailer to the last consumer, which is the last article of all trade. These, by whatever particular circumstances distinguished, are the people understood by the word tradesmen in this work, and for whose service these sheets are made public.

Having thus described the person whom I under-

stand by the English Tradesman, it is needful to inquire into his qualifications, and what it is that renders him a finished or complete man in his business.

1. Then, it will be found that our Complete Tradesman ought to understand all the inland trade of England, so as to be able to turn his hand to anything of the manufacture of his own country, as his circumstances may require; and may, if he sees occasion, lay down one trade and take up another, or extend his dealings when he pleases, without serving a new apprenticeship to learn it.

2. That he not only has a knowledge of the species or kinds of goods, but of the places and peculiar countries where those goods are produced or made, and how to come at them at the first hand.

3. That he understands all the methods of correspondence, returning money or goods for goods, to and from every county in England; what goods are generally bought for ready money, and what for time; what are sold by commission from the makers, what bought by factors, or by giving commission to buyers in the country, and the like; what markets are the most proper to buy everything at, and when; and what fairs or marts are proper to go to, to promote his own particular business.

In order to complete the English tradesman in this manner, the first thing to be done is to lay down such general maxims of trade as are fit for his instruction, and then to describe the English or British product, being the fund of its inland trade, whether we mean its produce as the growth of the country, or its manufactures as the labour of her people; then to acquaint the tradesman with the manner of the circulation where those things are found; how and by what methods all those goods

are brought to London, and from London again conveyed into the country, where they are principally bought at best hand, and most to the advantage of the buyer, and where the proper markets are to dispose of them again when bought.

These are the degrees by which the complete tradesman is brought up, and by which he is instructed in the principles and methods of his commerce, by which he is made acquainted with business, and is capable of carrying it on with success; after which, there is not a man in the universe deserves the title of a complete tradesman like the English shopkeeper.

CHAP. I.

Of the tradesman in his preparations while an apprentice.

The first part of a trader's beginning is ordinarily very young; I mean, when he goes apprentice, and the notions of trade are scarce got into his head; for the first three or four years they are rather to be taught submission to family orders, subjection to their masters, and dutiful attendance in their shops or warehouses; but this being a part already well performed[a], we shall not dwell upon it here.

But after they have entered the fifth or sixth year, and begin to think of setting up for themselves, then is the time to instruct them in such things as may qualify them best to enter upon the world, and act for themselves when they are so entered.

The first thing a youth, in the latter part of his time, is to do, is to endeavour to gain a good judgment in the wares of all kinds that he is like to deal in. The first years of his time he of course learns to weigh and measure either liquids or solids, to pack up and make bales, trusses, packs, &c., and to do the coarser and laborious part of business; but all that gives him little knowledge in the species of

[a] In a little piece, entituled "The Apprentice's Vade Mecum, or Young Man's Pocket Companion," which, besides some other very needful things, contain general rules and directions for a young man's behaviour in his apprenticeship.

goods he is to deal in, much less a nice judgment in their value and sorts; which, however, is one of the principal things that belong to trade.

It is supposed, that by this time, if his master is a man of considerable business, his man is become the eldest apprentice, and is taken into the counting-house, where, among other things, he sees the bills of parcels of goods bought, and thereby knows what everything costs at first hand; what gain is made of them, and what loss, if any; by which he is led, of course, to look into the goodness of the goods, and see the reason of things: if the goods are not to expectation, he sees the reason of that loss, and he looks into the goods, and sees where and how far they are deficient: this, if he be careful to make his observations, brings him naturally to have a good judgment in the goods, and in the value of them.

If a young man neglects this part, and passes over the season for such improvement, he very rarely ever recovers it; for this part has its season; and that lost, never comes again. A judgment in goods, taken in early, is never lost; as a judgment, taken in late, is seldom good.

For want of this knowledge, he is liable to be imposed upon in the most notorious manner by the sharp-sighted world; for his bad judgment cannot be hid: the very boys in the warehouses of whole-sale-men and merchants will play upon him, sell him a worse sort for a better; and, when they have bubbled him, will triumph over his ignorance behind his back; and the further consequence is, he sells, as he buys, an inferior sort for a better; and this is the way to blast his reputation; since it will be charitable to think no worse of him, than that he has been imposed upon himself, and is ignorant of his business.

2. The next thing to be recommended to an apprentice, in the latter part of his time, is to choose to cultivate an acquaintance, as his opportunities will give him leave, with young people of his own standing, who serve those who are his master's chapman and customers, and who have the prospect of beginning the world much about his own time; and even with such of his master's chapmen themselves, as, by dealing with several tradesmen of the same business, may, upon an opinion of his good behaviour in his apprenticeship, and knowledge in his business, dispense to him some part of their business.

What I mean by this is, not that the young man should confine himself absolutely to such as are of like standing with himself, and not seek, as occasion offers, to make himself friends among his master's customers, in a fair, and not undermining manner; for this would be to circumscribe him too unreasonably, and is what no master, who takes an apprentice, ought honestly to expect. If any inconveniences are likely to arise to a master on such account, he ought to have considered them before he took an apprentice, and not think to abridge the young man of any honest means to get his livelihood, when the time of his service is expired; so far otherwise, he ought, in conscience and duty, to do all in his power, that is not absolutely detrimental to himself, to further and promote the young man in his setting out in the world; and to do by him as he would have been glad to be done by, whether he was so or not, at his own beginning.

But what I mean is, in the first place, to hint to the young man to choose his acquaintance and friends principally from among those that are most likely to contribute to his future welfare; and next, that as the less detriment he shall do to his master,

on beginning for himself, cannot but be most pleasing to an ingenuous mind; so, by such a choice of companions or intimates, he will strike out, as it were, a new train of business, and possibly receive and confer a reciprocal benefit, without hurting any other person.

But where this more eligible course cannot be taken, the young man, no doubt, is to acquaint himself with his master's chapmen of both sorts; that is to say, as well those he sells to, as, still more particularly, those he buys of, that he may be able, in the latter case, to purchase upon the best terms, and so form his conduct, as well upon his master's, as his own experience.

To hinder an apprentice from an acquaintance with the dealers of both sorts, is somewhat like Laban's usage to Jacob; viz., keeping back the beloved Rachel, whom he served his seven years' time for, and putting him off with a blear-eyed Leah in her stead; it is, indeed, a kind of robbing him, taking from him the advantage which he served his time for, and, perhaps for which his friends gave a considerable sum of money with him; and sending him into the world like a man out of a ship set ashore among savages, who, instead of feeding, are indeed more ready to eat him up and devour him.

An apprentice who has served faithfully and diligently, ought to claim it as a debt to his indentures, that his master should make him master of his business, or enable him, as he ought, to set up in the world; for as buying is the first, so selling is the last end of trade; and the faithful apprentice ought to be fully made acquainted with them both, or how can he be said to be taught the art and mystery which his master engages to learn him?

3. In the next place, the apprentice, when his time is near expiring, ought to learn his master's

method of bookkeeping, that he may follow it, if good; and learn a better, in time, if not.

The tradesman should not be at a loss how to keep his books when he is to begin his trade; that would be to put him to school when he is just come from it; for his apprenticeship is, and ought to be, a school to him where he should learn everything that may qualify him for his business; and if he finds his master either backward or unwilling to teach him, he should complain in time to his own friends that they may some how or other, supply the defect.

A tradesman's books are his repeating clock, which, upon all occasions, are to tell him how he goes on. If they are not duly posted, and if everything is not carefully entered in them, the debtor's accounts kept even, the cash constantly balanced, and the credits all stated, the tradesman is like a ship at sea steered without a helm; he is all in confusion; he can give no account of himself to himself, much less to anybody else; and is far from being qualified either to receive or make proposals in relation to marriage, or any other considerable event in life.

It is true there is not a great deal of difficulty in keeping a tradesman's books, especially if he be a retailer only; but yet, even in the meanest trades, they ought to know how to keep them: and if the bookkeeping be small, it is the sooner learned, and the apprentice is the more to blame if he neglects it. Besides, the objection is much more trifling than the advice; the tradesman cannot carry on any considerable trade without books; and he must, during his apprenticeship, prepare himself for business, by acquainting himself with everything needful for his going on with his trade, among which, that of bookkeeping is least to be dispensed with.

The last essential article to a young tradesman, is to know how to buy: if his master is kind and generous, he will consider the justice of this part, and let him into the secret of it, of his own free-will, before his time is fully expired; but if that should not happen, as often it does not, let the apprentice know, that it is one of the most needful things to him that can be, and that he ought to lose no opportunity to get into it, even whether his master approves of it or no.

Indeed, the case, in this age, between masters and their apprentices, stands in a different view from what it did a few years past; the state of apprenticeship is not a state of servitude now, and hardly of subjection; and their behaviour is, accordingly, more like companions than servants. On the other hand, many masters seem to have given up all expectations of duty from their apprentices for a sum of money; what is now taken with apprentices being very exorbitant, compared to what it was in former times.

It is evident that this is no furtherance to apprentices; the liberties they take towards the conclusion of their time are so great, that they come out of their times much worse finished for business and trade than they did formerly; and though it is not the proper design of this work to enlarge on the injustice done both to master and servant by this change of custom, yet it renders the advice to apprentices, to endeavour to finish themselves for business during the time of their indentures, so much the more needful and seasonable.

Nor will any but the apprentice himself suffer by the neglect of it; for if he neither will acquaint himself with the customers, nor the books, nor with the buying part, nor gain judgment in the wares he is to deal in, the loss is his own, not his master's,

and both his money and his seven years are all thrown away.

Nay, one way it is the master's advantage to have his servant be good for nothing when he comes near out of his time, since he will do his master the less injury at his going away; though an honest master will not desire an advantage at such a price to his apprentice. But if this was really always the case it would still strengthen the argument; for so much more ought the apprentice to take care of himself, and to qualify himself while he is with his master, that at his coming away he may be able to make as good a figure as possibly he can in business upon his own account.

CHAPTER II.

Of the tradesman's writing letters.

I COME next to mention what I think is very material, viz., the young man's learning how to indite his letters in a tradesman's style, and to correspond like a man of business.

As plainness and a free unconstrained way of expression is the beauty and excellence of speech, so an easy concise way of writing is the best style for a tradesman. He that affects a rumbling and bombast style, and fills his letters with compliments and flourishes, makes a very ridiculous figure in trade. Observe how such a one writes out of the country to his wholesale-man at London, upon his first setting up:

Sir,—The destinies having so appointed it, and my dark stars concurring, that I, who by nature was framed for better things, should be put out to a trade, and the time of my servitude being at length expired, I am now launched forth into the great ocean of business. I thought fit to acquaint you that last month I received my fortune, which by father's will had been my due two years past, at which time I arrived to man's estate, and became major; whereupon I have taken a house in one of the principal streets of this town, where I am entered upon my business, and hereby let you know that I shall have occasion for the goods hereafter mentioned, which you may send to me by the carrier.

This fine flourish, which the young fellow dressed up with much application, and thought was very well done, put his correspondent in London into a fit of laughter, and instead of sending him directly the goods he wrote for, he sent down into the country to inquire after his character, and whether he was worth dealing with.

The same tradesman at London received by the next post the following letter from a young shopkeeper in the country:

Sir,—Being obliged, by my late master's decease, to enter immediately upon business, and consequently open my shop without coming up to London to furnish myself with such goods as at present I want, I have sent you a small order as under written. I hope you will use me well, and that the goods may be good of the sorts, though I cannot be at London to look them out myself. I have enclosed a bill of exchange for 75*l.* on Messrs. A——— and B———, and Company, payable to

you, or to your order, at one-and-twenty days sight. Be pleased to get it accepted; and if the goods amount to more than that sum, I shall, when I have your bill of parcels, send you the remainder. I repeat my desire that you will send me the goods well sorted, and well chosen, and as cheap as possible, that I may be encouraged to a further correspondence. I am

Your humble servant,
C. K.

This was writing like a man that understood what he was doing; and such a letter could not want its proper effect upon such a correspondent in London.

In short, a tradesman's letters should be plain, concise, and to the purpose; no quaint expressions, no book phrases, no flourishes, and yet they must be full and sufficient to express what he means, so as not to be doubtful, much less unintelligible. I can by no means approve of studied abbreviations, and leaving out the needful copulatives of speech in trading letters, they are affected to the last degree; for, in a word, it is affecting to be thought a man of more than ordinary sense, by writing extraordinary nonsense; affecting to be a man of business by giving orders, and expressing your meaning in terms which a man of business may not think himself bound by. For example, a tradesman at Hull writes to his correspondent at London the following letter:—

Sir,—Yours received, have at present little to reply. Last post you had bills of loading with invoice of what had loaden for your account in Hambro' factor, bound for said port. What have further orders for shall be despatched with ex-

pedition. Markets slacken much on this side; cannot sell the iron for more than 37s., wish had your orders, if shall part with it at that rate. No ships since the 11th. London fleet may be in the roads before the late storm; so hope they are safe. If have not insured, please omit the same till hear further; the weather proving good, hope the danger is over.

My last transmitted three bills exchange, import 315*l.*, please signify if come to hand, and accepted, and give credit in account current to

Your humble servant.

There is nothing in all this letter, though appearing to have the face of a considerable dealer, but what may be taken any way, *pro* or *con.* The Hambro' factor may be a ship or a horse; be bound to Hambro' or London. What shall be despatched may be one thing, or anything, or everything, in a former letter. No ships since the 11th, may be no ships come in, or no ships gone out. The London fleet being in the roads, it may be London fleet from Hull to London, or from London to Hull, both being often at sea together. The roads may be Yarmouth roads, or Grimsby, or indeed anywhere.

By such a way of writing no orders can be binding to him that gives them, or to him they are given to. A merchant writes to his factor at Lisbon:—

Please to send, per first ship, 150 chests best Seville, and 200 pipes best Lisbon, white. May value yourself, per exchange, 1250*l.* sterling for the account of the above orders. Suppose you can send the sloop to Seville for the ordered chests, &c.

am ———

Here is the order to send a cargo, with a 'please to send,' so the factor may let it alone if he does not please. The order is one hundred and fifty chests Seville; it is supposed he means oranges, but it may be one hundred and fifty chests of oil, or anything. Lisbon white may be wine, or anything else.

He may draw 1250*l.*, but he may refuse to accept it if he pleases, for anything such an order obliges him.

On the contrary, orders ought to be plain and explicit; and he ought to have assured him that, on his drawing on him, his bills should be honoured, that is, accepted and paid.

I know this affectation of style is accounted very grand, and thought modish; but the best merchants are come off from it, and now choose to write plain and intelligibly; much less should it be practised by country tradesmen, citizens, and shopkeepers, whose business is plainness and mere trade.

When a tradesman takes an apprentice, the first thing he does for him, after he lets him into his counting-house and his books, and after trusting him with his more private business, is to let him write letters to his dealers, and correspond with his friends; and this he does in his master's name, subscribing his letters thus:—I am,

For my master A. B. and Company,
your humble servant,
C. D.

And beginning thus:—

Sir,—I am ordered by my master, A. B., to advise you, that ———

or thus:—

Sir,—These are, by my master's order, to give you notice ———

Orders for goods ought to be very explicit and particular, that the dealer may not mistake, especially if it be orders from a tradesman to a manufacturer to make or buy goods, either of such a quality or pattern; in which, if the goods are made to the colours, and of a marketable goodness, and within the time limited, the person ordering them cannot refuse to receive them, and to make himself debtor to the maker. On the contrary, if the goods are not of a marketable goodness, or not to the patterns, or not sent within the time, the maker ought not to expect they should be received. For example:—

The tradesman, or warehouseman, writes to his correspondent at Devizes, in Wiltshire, thus:—

Sir,—The goods you sent me last are not at all for my purpose, being of a sort which I am at present full of; however, if you are willing they should lie here, I will take all opportunities to sell them for your account; otherwise, on your first orders, they shall be delivered to whoever you shall direct; and as you had no orders from me for such sort of goods, you cannot take this ill. But I have here enclosed sent you five patterns, as undermarked, one to five. If you make me fifty pieces of druggets, of the same weight and goodness with the fifty pieces No. A. B., which I had from you last October, and mixed as exactly as you can to the enclosed patterns, ten to each pattern, and can have the same to be delivered here any time in February next, I shall take them at the same price which I gave you for the last; and one month after the delivery you may

draw upon me for the money, which shall be paid to your content.

Your friend and servant.

P. S. Let me have your return by next post, intimating that you can or cannot answer this order, that I may govern myself accordingly.

To Mr. H. G. clothier, Devizes.

The clothier accordingly gives him an answer the next post, as follows:—

Sir,— I have the favour of yours of the 22nd past, with your order for fifty fine druggets, to be made of the like weight and goodness with the two packs No A. B. which I made for you and sent last October, as also the five patterns enclosed, marked 1 to 5, for my direction in the mixture. I give you this trouble, according to your order, to let you know I have already put the said fifty pieces in hand; and as I am always willing to serve you to the best of my power, you may depend upon them within the time, that is to say, some time in February next, and that they shall be of the like fineness and substance with the other, and as near to the patterns as possible; but in regard our poor are very craving, and money at this time very scarce, I beg you will give me leave (on delivery of twenty or thirty pieces to you) to draw fifty pounds on you for present occasion; for which I shall think myself greatly obliged, and shall give you any security you please, that the rest shall follow within the time.

As to the pack of goods in your hands, which were sent up without your order, I am content they remain in your hands for sale, on my account; and desire you will sell them as soon as you can, for my best advantage. I am, &c.

Here is a harmony of business, and everything exact; the order is given plain and express; the clothier answers directly to every point: here can be no defect in the correspondence; the diligent clothier applies himself immediately to the work, sorts and dyes his wool, mixes his colours to the patterns, puts the wool to the spinners, sends his yarn to the weavers, has the pieces brought home, then has them to the thicking or fulling-mill, dresses them in his own workhouse, and sends them up punctually by the time. Having sent up twenty pieces five weeks before, the warehouse-keeper, to oblige him, pays his bill of 50*l.*; and a month after the rest are sent in, he draws for the remainder, and his bills are punctually paid. The consequence of this exact writing and answering is, that the warehouse-keeper obliges the merchant from whom he has the order; and both the employer and clothier, pleased with each other's punctuality, resolve to prefer each the other to all such as are less exact in the payments of the one side, or in the performance of the other.

On the contrary, when orders are darkly given, they are doubtfully observed; and when the goods come to town, the merchant dislikes them; the warehouse-man shuffles them back upon the clothier to lie for his account, pretending they are not made to his order; the clothier is discouraged, and, for want of his money, discredited; and all their correspondence is confusion, and ends in loss both of money and credit.

CHAP. III.

Of the trading style.

Easy, plain, and familiar language, is the beauty of speech in general, and is the excellency of all writing, on whatever subject, or to whatever persons they are that we write to, or speak. The end of speech is, that men may understand one another's meaning; certainly then, that speech, or that way of speaking, which is most easily understood, is the best. If any man were to ask me, what I would suppose to be a perfect style, or language, I would answer, that in which a man speaking to five hundred people, all of common and various capacities, should be understood by them all, in the same sense which the speaker intended to be understood.

The nicety of writing in business consists chiefly in giving every species of goods their trading names; for there are certain peculiarities in the trading language, which are to be observed as the greatest proprieties, and without which the language your letters are written in would be obscure, and the tradesmen you write to would not understand you. For example; if you write to your factor at Lisbon, or at Cadiz, to make your returns in hard-ware, he understands you, and sends you so many bags of pieces of eight. So, if a merchant comes to me to hire a small ship of me, and tells me it is for the pippin-trade; or to buy a vessel, and tells me he intends to make a pippiner of her; the meaning is, that she is to run to Seville for oranges, or to Malaga for lemons: if he says he intends to send her for a

lading of fruit, the meaning is, she is to go to Alicant, Denia, or Xavia, on the coast of Spain, for raisins of the sun, or to Malaga for Malaga raisins. In a word, there is a kind of cant in trade, which a tradesman ought to know; and this in letters of business is allowable, and indeed they cannot understand one another without it. Take an example to the purpose for explaining this:—

A brickmaker being hired by a brewer to make some bricks for him at his country-house, wrote to the brewer, that he could not go forward unless he had two or three load of Spanish; that otherwise his brick would cost him six or seven chaldron of coals extraordinary, and the bricks would not be so good and hard neither, by a great deal, when they were burnt.

The brewer hereupon sends him down two carts loaded with about twelve hogsheads or casks of molasses; which frighted the brickmaker almost out of his senses. The case was this; the brewers formerly mixed molasses with their ale, to sweeten it, and abate the quantity of malt, molasses being at that time much cheaper in proportion; and this they called Spanish, not being willing their customers should know it. Again; the brickmakers all about London mix seacoal-ashes, or laystal-stuff, as we call it, with their clay, of which they make brick, and by that shift save eight chaldron of coals out of eleven, to the burning a hundred thousand of bricks, in proportion to what other people use to burn them with; and these ashes they call Spanish: but this neither the brewer on one hand, nor the brickmaker on the other, understood any other of than as it related to their separate business.

Thus the received terms of art, in every particular business, are always to be observed. And when I am speaking of plain writing in matters of business,

it must be understood with an allowance for all these things; for a tradesman cannot write or speak proper without being able to write or speak to any particular handicraft or manufacturer in his own dialect; and this is as necessary as it is for a seaman to understand the names of all the several things belonging to a ship.

But even these terms of art, or customary expressions, are not to be used with affectation, and with a needless repetition where they not called for, or to persons who are not to be supposed to know them as well as himself. For how must that sailor appear to a surgeon, whom he had occasion to consult on a swelled face and a bruised leg, when he tells him, that he had a swelling on the north-east side of his face; that his windward leg being hurt by a bruise, it so put him out of trim that he always heeled to starboard when he made fresh way, and so run to leeward till he was often forced aground; and then desired him to give him some directions how to put himself into a sailing posture again.

There are many advantages to tradesmen in having a general knowledge of the terms of art of every business; and particularly this, that they are not to be imposed upon so easily by other tradesmen when they come to deal with them. To give an instance or two of this, that shall be plain to every understanding:—

What trade has more hard words and peculiarities attending it than that of a jockey, or horse-courser, as we call them? They have all the parts of the horse, and all the diseases attending him, necessary to be mentioned in the market, upon every occasion of buying or bargaining. A jockey will know you at first sight when you do but go round a horse, or at the first word you say about him, whether you are a dealer, as they call them-

selves, or a stranger. If you take up the horse's foot right; if you handle him in the proper places; if you bid his servant open his mouth, or go dexterously about it yourself; if you speak of his shapes or his goings, in proper words; O, says the jockey to his fellow, he understands a horse, he speaks the language; then he knows you are not to be cheated, or at least, not so easily. But if you go awkwardly to work, whisper to your man you bring with you to ask everything for you; cannot handle the horse yourself, or speak the language of the trade, he falls upon you with his flourishes, and with a flux of horse-rhetoric, imposes upon you with oaths and asseverations, and, in a word, conquers you with the mere clamour of his trade.

Thus, if you go to a garden to buy flowers, plants, trees, and greens; if you know the names of flowers, or simples, or greens, their particular beauties, when fit to remove, and when to slip and draw; what colour is common, and what rare; when a flower is good, and when ordinary; the gardener presently talks to you as a man of art; shows you his exotics, his greenhouse, and his stores; what he has set out, and what he has budded or enarched, and the like. But if he finds you have none of the terms of art, know little or nothing of the names of plants, or the nature of planting, he picks your pocket instantly; shows you a fine trimmed furze bush for a juniper; sells you common pinks for painted ladies, an ordinary tulip for a rarity, a runaway for a curious flower; and the like.

A person goes into a brickmaker's field to view his clamp, and buy a load of bricks; he resolves to see them loaded, because he would have good ones; but not understanding the goods, and seeing the workmen loading them where they were hard and well burnt, but looked white and grey, which

to be sure were the best of the bricks, and which perhaps they would not have done if he had not been there to look on them, they supposing he understood which were the best, he, in the abundance of his ignorance, finds fault with them, because they were not of a good colour, and did not look red. The brickmaker's men took the hint immediately, and telling the buyer they would give him red bricks to oblige him, turned their hands from the grey, hard, well-burnt bricks, to the soft, sammel, half-burnt bricks, which they were glad to dispose of; and which nobody that had understood bricks would have taken off their hands.

It is the like in almost all the goods a tradesmen can deal in. If you go to Warwickshire to buy cheese, you demand the cheese of the first make, because that is the best. If you go to Suffolk to buy butter, you refuse the butter of the first make, because that is not the best; but you bargain for the right rowing butter, which is the butter that is made when the cows are turned into the grounds which have been moved, where the hay has been carried off, and the grass is grown again: and so in many other cases. These things demonstrate the advantages there are to a tradesman in his being thoroughly informed of the terms of art, and the peculiarities belonging to every particular business, which therefore I call the language of trade.

As a merchant should understand at least the languages of those countries which he trades to, or corresponds with, and the customs and usages of those countries as to their commerce, so an English tradesman ought to understand all the languages of trade, within the circumference of his own country at least, and particularly of such as he

may, by any of the consequences of his commerce, come to be any way concerned with.

Especially it is his business to acquaint himself with the terms and trading style, as I call it, of those trades which he buys of. As to those he sells to, supposing he sells to those who sell again, it is their business to understand him, not his to understand them; and if he finds they do not understand him, he will not fail to make their ignorance be his advantage, unless he is honester and more conscientious in his dealings than too many of the tradesmen of this age seem to be.

CHAP. IV.

Of the tradesman acquainting himself with all business in general: with some brief cautions against projectors.

A TRADESMAN ought so far to acquaint himself with business in general, that he should not be at a loss to turn his hand to this or that trade, as occasion presents, whether in or out of the way of his ordinary dealing, as we have often seen done in London, and other places, with good success.

By this advice, I do not mean that he should learn every trade, or enter into the mystery of every employment; that cannot well be; but only that he should have a true notion of business in general, and how and in what manner it is carried on; that he should know where every manufacture is made, and how bought at first hand; which are the proper markets, and what the particular kinds of goods to exchange at those markets; the manner

how every manufacture is managed, and the method of their sale.

Neither can it be expected that he should have equal judgment in the choice of all kinds of goods, though in a great many he may however have some judgment. But there is a general understanding in trade, which every tradesman both may and ought to arrive at; and this perfectly qualifies him to engage in any new undertaking, and to embark with other persons better qualified than himself, in any new trade which he was not in before; in which, though he may not have a particular knowledge and judgment in the goods they are to deal in, or to make; yet having the benefit of the knowledge his new partner is master of, and being himself apt to take in all additional lights, he soon becomes experienced; and the knowledge of all the other parts of business qualifies him to be a good partner. For example; A. B. was bred a dry-salter, and he goes in partner with C. D., a scarlet-dyer, called a bow-dyer, at Wandsworth.

As a salter, A. B. has had experience enough in the materials for dyeing, as well scarlets as all other colours; and understands very well the buying of cochineal, indigo, galls, sumach, logwood, fustick, madder, and the like; so that he does his part very well. So C. D. is an experienced scarlet-dyer; and now doubling their stock, they fall into a larger work, and they dye bays and stuffs, and other goods, into differing colours, as occasion requires: this brings them to an equality in the business; and by hiring good experienced servants, they go on very well together.

The like happens often when a tradesman turns his hand from one trade to another; and when he embarks, either in partnership or out of it, in any new business, it is supposed he seldom changes

hands in such a manner without some such suitable person to join with, or that he has some experienced head workman to direct him, which, if that workman proves honest, is as well as a partner. On the other hand, his own application and indefatigable industry supplies the want of judgment. Thus I have known several tradesmen turn their hands from one business to another, and very often with good success. For example; I have seen a confectioner turn a sugar-baker; another, a distiller; an apothecary turn chemist; and not a few turn physicians.

Moreover, a tradesman who is capable of making a general judgment of things, is fenced against bubbles and projects, and against those fatal people called projectors, who are indeed amongst tradesmen as birds of prey are among the innocent fowls; tradesmen cannot be too well armed, nor too much cautioned against those sort of people; they are constantly surrounded with them, and are as much in jeopardy from them as a man is when in a crowd of pickpockets.

In order to direct the tradesman how to furnish himself with a needful stock of trading knowledge, first, I shall propose to him to converse with tradesmen chiefly. He that will be a complete tradesman should principally confine himself within his own sphere; never was the Gazette so full of bankruptcies as since our shopkeepers have so much engaged in parties, formed into clubs to hear news and study politics. The known story of the upholster is very instructive, who, in his abundant concern for the public, run himself out of his business into a jail; and even when he was in prison could not sleep for the concern he had for the liberties of his dear country; the man was a good patriot, but a bad shopkeeper; indeed, he should rather have shut up his shop, and got a commission in the army, and

then he had served his country in the way of his inclination.

A tradesman may, on occasion, keep company with gentlemen, as well as other people; nor is a trading man, if he is a man of sense, unsuitable or unprofitable for a gentleman to converse with, as occasion requires; and you will often find that not private gentlemen only, but even ministers of state, are not ashamed to acknowledge that a tradesman is sometimes qualified to inform them in the most difficult and intricate, as well as the most urgent, affairs of government; and this is the less to be wondered at in a nation like this, whose principal glory and advantage is derived from mercantile pursuits and a diffusive commerce. Sir Charles Duncomb, a goldsmith; sir Henry Furnese, at first a retail hosier; sir Josiah Child, originally a very mean tradesman; the elder Mr. Craggs, postmaster-general, a still meaner; the late Mr. Lownds, bred a scrivener; and several others, too many to name, are instances of men called out of a lower sphere for their eminent usefulness and capacities; making good the words of the wise man, *Seest thou a man diligent in business? he shall stand before princes, he shall not stand before mean men.*

Let not, then, a tradesman himself disdain to accompany with persons of his own class; for in such company the topics of conversation will generally be trade; there he will see how other men go on, and there learn how to go on himself; there he will hear all the trading news; there learn how to buy and there get oftentimes opportunities to sell; there he will hear of all the disasters in trade, who breaks, and why; what brought such and such a man to misfortunes; who goes backward, and therefore to be avoided; who forward, and therefore to be courted; and the various ways by which men go

down in the world, as well as the arts and management by which others from nothing rise to wealth and estates.

Here he hears of one ruined by too much trade, and of another starved for want of trade; from all which observations he may learn something useful to himself, and fit to guide his own measures by, that he may not fall into the same mischiefs under which he sees others sink, and that he may take the advantage of that prudence by which he sees others rise.

All these things will naturally occur to him in his conversing among his fellow-tradesmen; a settled little society of trading people, who understand business, and are carrying on trade in the same manner with himself, no matter whether they are of the very same trades or no, and perhaps better not; such a society shall, if due observations are made from it, teach the tradesman more than his apprenticeship; for there he learnt the operation, here he learns the progression; his apprenticeship is his grammar-school, this is his university; behind his master's counter, or in his warehouse, he learnt the first rudiments of trade, but here he learns the trading sciences; here he comes to learn the secrets, speak the language, understand the meaning of everything of which before he only learnt the beginning; the apprenticeship inducts him, and leads him as the nurse the child, this finishes him; there he learnt the beginning of trade, here he sees it in its full extent; in a word, there he learnt to trade, here he is made a complete tradesman.

Even from your silly empty tradesmen many things may be learnt in trade; for though it is not absolutely necessary that every tradesman should be a philosopher, yet every tradesman, in his way, knows something that even a philosopher may learn from.

I knew a philosopher that was excellently skilled in the science of astronomy, who told me he had some years studied for some proper allusion to explain to his scholars the phenomenon of the sun's motion round its own axis, and could never happen upon one to his mind, till by accident he saw his maid trundling her mop; surprised with the exactness of the motion to describe the thing he wanted, he goes into his study, calls his pupils about him, and tells them that Betty, who herself knew nothing of the matter, could show them the sun revolving about itself in a more lively manner than ever he could; accordingly, placing his scholars in a due position, opposite to her left side, so that they could see the end of the mop when it whirled round upon her arm, they took it immediately; there was the broad-headed nail in the centre, which was as the body of the sun, and the thrums whisking round, flinging the water about every way, by innumerable little streams, describing exactly the rays of the sun darting light from the centre to the whole system.

If ignorant Betty, by the natural consequence of her operation, instructed the astronomer, why may not the meanest shoemaker or pedlar, by the ordinary sagacity of his trading wit, dart some sudden thought into the mind of the observing tradesman, which he shall make his use of and apply to his own advantage in trade, when at the same time he that gives him such a hint shall himself, like the maid and her mop, know nothing of the matter?

Generally speaking, most tradesmen have some ways particular to themselves, which they either derived from masters who taught them, or from the experience of things, or from something in the course of their business which had not happened to them before.

Those little nostrums are oftentimes very properly, and with advantage, communicated from one to another; one tradesman finds out a nearer way of buying than another; another finds a vend for what is bought beyond what his neighbour knows of; and these, in time, come to be learnt of them by their ordinary conversation.

I am not for confining the tradesman from keeping better company, as it is called, as occasion and leisure require. The conversation of gentlemen may be used as a diversion or as an excursion; but his stated society must be with his neighbours and people in trade. Men of business are companions for men of business; with gentlemen he may converse pleasantly, but here he converses profitably. Tradesmen, as they always gain by trading together, so they never lose by conversing together; if they do not get money, they gain knowledge in business, improve their experience, and see further and further into the world.

A man of but an ordinary penetration will improve himself by conversing in matters of trade with men of trade; by the experience of the old tradesmen they learn caution and prudence; and by the rashness and the miscarriages of the young, they learn what are the mischiefs that themselves may be exposed to.

Again; in conversing with men of trade, they get trade; men first talk together, then deal together; many a good bargain is made, and many a pound gained, where nothing was expected before they met. The tradesmen's meetings are like the merchants' exchange, where they manage, negotiate, and frequently indeed beget business with one another.

But all this is to be done at suitable opportunities, and at spare hours, so as the times of business

are not broken in upon; for I would not be so understood, as if I were encouraging them to leave their shops and warehouses, to go to taverns and alehouses, and spend their time in unnecessary prattle, which ends in nothing but sotting and drinking; this is not meeting to do business, but to neglect business; of which I shall speak more fully in another place.

CHAP. V.

Of diligence and application in business.

Solomon was certainly a friend to men of business, as it appears by his frequent good advice to them. Prov. xviii. 9: he says, *He that is slothful in business, is brother to him that is a great waster:* and in another place, *The sluggard shall be clothed in rags,* Prov. xxiii. 1. On the contrary, by way of encouragement, he tells them, *The diligent hand maketh rich,* Prov. x. 4; and, *The diligent shall bear rule, but the slothful shall be under tribute.*

Nothing can give a greater prospect of thriving to a young tradesman, than his own diligence; it fills him with hope, and gives him credit with all that know him: without application nothing in this world goes forward as it should do: let the man have the most perfect knowledge of his trade, and the best situation for his shop, yet, without application, nothing will go on. What is the shop without the master? What the books without the bookkeeper? The cash without the cashkeeper? What the credit without the man? I knew two negligent partners in a once well-accustomed shop, who drew two ways,

but both in extravagance; and I heard them justly painted out as follows, by an experienced trader, who had grown rich by a quite contrary conduct:—

Such a shop, says he, stands well, and there is a good stock of goods in it, but there is nobody to serve but a prentice-boy or two, and an idle journeyman; one finds them always at play together, rather than looking out for customers; and when you come to buy, they look as if they did not care whether they showed you anything or no. You don't see a master in the shop if you go twenty times; nor anything that bears the face of authority. Then it is a shop always exposed; it is perfectly haunted with thieves and shoplifters; they see nobody but raw boys in it, that mind nothing; so that there are more outcries of Stop thief, at their door, and more constables fetched to that shop, than to all the shops in the street. There was a fine trade at that shop in Mr. Tradewell's time; he was a true shopkeeper; you never missed him from seven in the morning to twelve, and from two till nine at night; and he throve accordingly; he left a good estate behind him; but I don't know what these people are; they say there are two partners of them; but there had as good be none, for they are never at home, nor in their shop: one wears a long peruke and a sword, I hear; and you see him often at the ball, and at court, but very seldom in his shop, or waiting on his customers; and the other, they say, lies in bed till eleven o'clock every day; just comes into the shop and shows himself, then stalks about to the tavern to take a whet, then to the coffeehouse to hear the news; comes home to dinner at one, takes a long sleep in his chair after it, and about four o'clock comes into the shop for half an hour, or thereabouts: then to the tavern, where he stays till two in the morning, gets drunk,

and is led home by the watch, and so lies till eleven again; and thus he walks round like the hand of a dial. And what will it all come to? They'll certainly break; they can't hold it long.

Nor were the inferences unjust, any more than the description unlike; for such was quickly the end of such management.

Besides, customers love to see the master's face in the shop; when he cannot take the price offered, they are not disobliged; and if they do not deal at one time, they may at another; if they do deal, the master generally gets a better price for his goods than a servant can: besides which, he is sure to give better content; for the customers always think they buy cheaper of the master than of a journeyman, as he has a property in his own goods, and the journeyman is limited, and cannot exceed, as they think, the general directions of his master.

Trade must not be entered into as a thing of light concern; it is called business very properly, for it is a business for life, and ought to be followed as one of the great businesses of life. He that trades in jest, will certainly break in earnest; and this is one reason why so many tradesmen come to so hasty a conclusion of their affairs. It must be followed with a full attention of the mind, and full attendance of the person; nothing but what are to be called the necessary duties of life, are to intervene; and even those are to be limited so as not to be prejudical to business.

The duties of life, which are either spiritual or secular, must not interfere with, nor justle one another out of its place. It is the duty of every Christian to worship God, to pay his homage morning and evening to his Maker, and at all other proper seasons to behave as becomes a sincere worshipper of God; nor must any avocation, however

necessary, interfere with this duty, either in public or in private. Nor, on the other hand, must a man be so intent upon religious duties, as to neglect the proper times and seasons of business. There is a medium to be observed in everything, and works of supererogation are not required at any man's hands; though it must be confessed, there is far less need of cautions to be given on this side of the question than on the other; for, alas! so little danger are we in generally of being hurt by too much religion, that it is more than twenty times for once, that tradesmen neglect their shops and business, to follow the track of their vices and extravagancies, by taverns, gaming-houses, balls, masquerades, plays, harlequinery, and operas, insomuch that this may be truly called an age of gallantry and gaiety. The playhouses and balls are now filled with citizens and young tradesmen, more than with gentlemen and families of distinction; the shopkeepers wear different garbs than what they were wont to do, are decked out with long wigs and swords, and all the frugal badges of trade are quite disdained and thrown aside.

But what is the consequence? You did not see in those days such frequent acts of grace for the relief of insolvent debtors, and yet the jails filled with insolvents before the next year, though ten or twelve thousand have been released at a time by those acts. Nor did you see so many commissions of bankrupt in the Gazette as now. The wise man said long ago, *He that loves pleasure shall be a poor man.* But nothing ruins a tradesman so effectually as the neglect of his business; he therefore who is not determined to pursue his trade diligently, had much better never begin it.

Nor can a man, without diligence, ever thoroughly understand his business; and how should he thrive

when he does not perfectly know what he is doing, or how to do it? Application to his trade teaches him how to carry it on as much as his going apprentice taught him how to set it up. The diligent tradesman is always the knowing and complete tradesman.

Now in order to have a man apply heartily, and pursue earnestly the business he is engaged in, there is yet another thing necessary, namely, that he should delight in it. To follow a trade, and not to love and delight in it, is making it a slavery or bondage, not a business; the shop becomes a bridewell, and the warehouse a house of correction to the tradesman, if he does not delight in his trade.

To delight in business is making business pleasant and agreeable, and such a tradesman cannot but be diligent in it. This, according to Solomon, makes him certainly rich, raises him above the world, and makes him able to instruct and encourage those who come after him.

CHAP. VI.

Of over-trading.

I BELIEVE it will hold true, in almost all the chief trading towns in England, that there are more tradesmen undone by having too much trade than for having too little; for the latter, if he be industrious, will try twenty ways to mend his case. Over-trading is among tradesmen as overlifting is among strong men; such people, vain of their strength, and their pride prompting them to put it to the utmost trial, at last lift at something too heavy for them, overstrain their sinews, break some of nature's bands, and are cripples ever after.

For a young tradesman to over-trade himself, is like a young swimmer going out of his depth, when, if help does not come immediately, it is a thousand to one but he sinks and is drowned.

All rash adventurers are condemned by the prudent part of mankind; but it is as hard to restrain youth in trade as it is in any other thing where the advantage stands in view, and the danger out of sight. The profits of trade are baits to the avaricious shopkeeper, and he is forward to reckon them up to himself, but does not perhaps cast up the difficulty which there may be to compass it, or the unhappy consequences of a miscarriage. Avarice is the ruin of many people besides tradesmen; and I might give the late Southsea calamity for an example, in which the longest heads were most overreached, not so much by the wit or

cunning of those they had to deal with, as by the secret promptings of their own avarice, wherein they abundantly verified an old proverbial saying, 'All covet, all lose.'

There are two things which may be properly called over-trading in a young beginner, and by both which tradesmen are overthrown :—

1. Trading beyond their stock;
2. Giving too large credit.

A tradesman ought to consider and measure well the extent of his own strength, his stock of money, and credit, is properly his beginning, for credit is a stock as well as money. He that takes too much credit is really in as much danger as he that gives too much, and the danger lies particularly in this; if the tradesman overbuys himself, the payments perhaps come due too soon for him, the goods not being sold he must answer the bills upon the strength of his proper stock, that is, pay for them out of his own cash. If that should not hold out, he is obliged to put off his bills after they are due, or suffer the impertinence of being dunned by the creditor, and perhaps by servants, and that with the usual indecencies of such kind of people.

This impairs his credit; and if he comes to deal with the same tradesman again, he is treated like one that is but an indifferent paymaster; and though he may give him credit as before, yet depending that if he bargains for six months he will take eight or nine in the payment, he considers it in the price, and uses him accordingly, and this impairs his gain; so that loss of credit is indeed loss of money, and this weakens him both ways.

A tradesman, therefore, especially at his beginning, ought to be very wary of taking too much credit; he had much better slip the occasion of buying now and then a bargain to his advantage,

for that is usually the temptation, than venture to buy a greater quantity of goods than he can pay for, by which he runs into debt, is insulted, and at last ruined. Merchants and wholesale dealers, to put off their goods, are very apt to prompt young shopkeepers and young tradesmen to buy great quantities of goods, and take large credit at first; but it is a snare that many a young beginner has fallen into, and been ruined in the very bud; for if the said young beginner does not find a vend for the quantity, he is undone, for at the time of payment the merchant expects his money, whether the goods are sold or not.

The tradesman who buys warily always pays surely. If he has money to pay he need never fear goods to be had; the merchants' warehouses are always open, and he may supply himself upon all occasions as he wants, and as his customers call.

It may pass for a kind of an objection here, that there are some goods which a tradesman may deal in which are to be bought at such and such markets chiefly, and at such and such fairs, as the cheesemongers buy their stocks of cheese and of butter, the cheese at several fairs in Warwickshire and Gloucestershire, and at Stourbridge fair, and their butter at Ipswich fair in Suffolk, and so of many other things: but the answer is plain; those things which are generally bought thus are ready-money goods, and the tradesman has a sure rule for buying, namely, his cash. But as I am speaking of taking credit, so I must be necessarily supposed to speak of such goods as are bought upon credit, as the linendraper buys of the Hambro' and Dutch merchants; the woollen-draper of the Blackwell-hall men; the haberdasher, of the thread merchants; the mercer, of the weavers and Italian merchants; the silkman, of the Turkey merchants;

and the like: here they are under no necessity of running deep into debt, but may buy sparingly, and recruit again as they sell off.

Some tradesmen are fond of seeing their shops well stocked, and their warehouses full of goods; this is a snare to them, and brings them to buy in more goods than they want. It is a foolish as well as a fatal error, whether it lies in their judgment or their vanity; for, except in retailers' shops, and that in some trades where they must have a great choice of goods or else may want a trade, a well-experienced tradesman had rather see his warehouse too empty than too full; if it be too empty he can fill it when he pleases, if his credit be good, or his cash strong; but a thronged warehouse is a sign of the want of customers, and of a bad market, whereas an empty warehouse is a sign of a quick demand. A few goods, and a quick sale, is the beauty of a tradesman's warehouse, or his shop either; and it is his wisdom to keep himself in that posture, that his payments may come in on his front as fast as they go out in his rear; that he may be able to answer the demands of his merchants or dealers, and, if possible, suffer no man to come twice for his money.

The reason of this is plain, and leads me back to where I began. Credit is stock; and if well supported is as good as a stock, and will be as durable. A tradesman whose credit is good shall in many cases buy his goods as cheap at three or four months time of payment, as another man shall with ready money, and in goods which are ordinarily sold for time, as all our manufactures, the bay-trade excepted, generally are.

He then that keeps his credit unshaken, has a double stock; I mean, it is an addition to his real stock, and often superior to it. Nay, I have known

several considerable tradesmen in this city, who have traded with great success, and to a very considerable degree, and yet have had at bottom hardly any real stock; but by the strength of their reputation, being sober and diligent, and having with care preserved the character of honest men, and the credit of their business by cautious dealing and punctual payments, they have gone on till the gain of their trade has effectually established them, and they have raised estates out of nothing.

But to return to the dark side, viz., over-trading; the second danger is, the giving too much credit. He that takes credit may give credit, but he must be exceeding watchful; for it is the most dangerous state of life that a tradesman can live in; he is in as much jeopardy as a seaman upon a lee-shore.

If the people he trusts fail, or fail but of a punctual compliance with him, he can never support his own credit, unless by the caution I am now giving; that is, to be very sure not to give so much credit as he takes; that is to say, either he must sell for shorter time than he takes, or in less quantity; the last is the safest, namely, that he should be sure not to trust out so much as he is trusted with. If he has a real stock indeed, besides the credit he takes, that makes the case differ; and a man that can pay his own debts, whether other people pay him or no, is out of the question, he is past danger, and cannot be hurt; but if he trust beyond the extent of his stock and credit, even he may be overthrown too.

There were many sad examples of this in the time of the late war, and in the days when the public credit was in a more precarious condition than it has been since. Then it often happened that tradesmen who had good estates at bottom, and were in full credit, trusted the public with great

sums, which not coming in at the time expected, either by the deficiency of the funds given by parliament, and the parliament themselves not soon making good those deficiencies, or by other disasters, their credit was wounded, and some were quite undone, who yet, had they been paid, could have paid all their own debts, and had good sums of money left.

Others were obliged to sell their tallies and orders at forty or fifty per cent. loss; from whence proceeded that black trade of buying and selling navy and victualling-bills, and transport-debts, by which the brokers and usurers got estates, and many thousands of tradesmen were brought to nothing; even those who stood it lost great sums of money by selling their tallies; but credit cannot be bought too dear, and the throwing away one half to save the other, was much better than sinking under the burden; like a sailor in a storm, who, to lighten the ship wallowing in the trough of the sea, will throw the choicest goods overboard, even to half the cargo, in order to keep the ship above water and save the rest.

These were terrible examples of over-trading indeed; men were tempted by the high price which the government were obliged to give, because of the badness of the public credit at that time; but this was not sufficient to make good the loss sustained in the sale of the tallies; so that even they that sold, and were able to stand without ruin, were very great sufferers, and had enough to do to keep up their credit.

This was the effect of giving overmuch credit; for though it was the government itself which they trusted, yet neither could the government itself keep up the sinking credit of those to whom it was indebted; and, indeed, how should it, when it was not

able to support its own? But I return to the young tradesman, whom we are now speaking about.

It is his greatest prudence therefore, after he has considered his own fund, and the stock he has to rest upon, to take care of his credit; and, next to limiting his buying, let him be sure to limit his selling. Could the tradesman buy all upon credit, and sell all for ready money, he might turn usurer, and put his own stock out to interest, or buy land with it, for he would have no occasion for one shilling of it; but since that is not expected, nor can be done, it is his business to act with prudence in both parts; I mean, of taking and giving credit; and the best rule to be given him for it, is never to give so much credit as he takes, by at least one-third part.

By giving credit, I do not mean, that even all the goods which he buys upon credit may not be sold upon credit; perhaps they are goods which are usually sold so, and no otherwise; but the alternative is before him thus; either he must not give so much credit in quantity of goods, or not so long credit in relation to time. For example:—

Suppose the young tradesman buys 10,000*l.* value of goods on credit, and this 10,000*l.* are sold for 11,000*l.* likewise on credit; if the time given be the same, the man is in a state of apparent destruction, and it is a hundred to one but he is blown up; perhaps he owes the 10,000*l.* to twenty men; perhaps the 11,000*l.* is owing to him by two hundred men; it is scarce possible that these two hundred petty customers of his should all so punctually comply with their payments as to enable him to comply with his; and if two or 3000*l.* fall short, the poor tradesman, unless he has a fund to support the deficiency, must be undone.

But if the man had bought 10,000*l.* at six or eight months' credit, and had sold them all again, as above,

to his two hundred customers, at three months and four months' credit, then it might be supposed all, or the greatest part of them, would have paid time enough to make his payments good; if not, all would be lost still.

But, on the other hand, suppose he had sold but 3000*l.* worth of the ten for ready money, and had sold the rest for six months' credit; it might be supposed that the 3000*l.* in cash, and what else the two hundred debtors might pay in time, might stop the mouths of the tradesman's creditors, till the difference might be made good.

So easy a thing is it for a tradesman to lose his credit in trade, and so hard is it once, upon such a blow, to retrieve it again. What need then is there for the tradesman to guard himself against running too far into debt, or letting other people run too far into debt to him; for if they do not pay him, he cannot pay others, and the next thing is a commission of bankrupt; and so the tradesman may be undone, though he has 11,000*l.* to pay ten with.

It is true it is not possible, in a country where there is such an infinite extent of trade as in this kingdom, that either on the one hand or the other it can be carried on without a reciprocal credit; but it is so nice an article, that I am of opinion, as many tradesmen break with giving too much credit, as with taking it; the danger indeed is mutual, and very great; whatever then the young tradesman omits, let him guard against both.

But there are divers ways of over-trading, besides this of taking and giving too much credit; and one of these is, the running into projects, and heavy undertakings, either out of the common road which the tradesman is already engaged in, or grasping at too many undertakings at once, and having, as it is vulgarly expressed, too many irons in the

fire at a time; in both which cases the tradesman is often wounded too deep to recover.

The consequences of those adventures are generally such as these: first, That they stock-starve the tradesman, and impoverish him in his ordinary business, which is the main support of his family; they lessen his strength, and while his trade is not lessened, yet his stock is lessened; and as they very rarely add to his credit, so, if they lessen the man's stock, they weaken him in the main, and he must at last faint under it.

Secondly, as they lessen his stock, so they wound him in the tenderest and most nervous part, for they always draw away his ready money. And what follows? The money which was before the sinews of his business, the life of his trade, maintained his shop, and kept up his credit, being drawn off, like the blood let out of the veins, his trade languishes, his credit by degrees flags and goes off, and the tradesman falls under the weight.

Thus have I seen many a flourishing tradesman sensibly decay; his credit has first a little suffered; then, for want of that, trade has declined; that is to say, he has been obliged to trade for less and less, till at last he is wasted and reduced. If he had been wise enough, and wary enough, to draw out betimes, and avoid breaking, he has yet come out of trade, like an old invalid soldier out of the wars, maimed, bruised, and sick; reduced, and fitter for an hospital than a shop. Such miserable havoc has launching out into projects, and remote undertakings, made among tradesmen.

But the safe tradesman is he, that, avoiding all such remote excursions, keeps close within the verge of his own affairs, minds his shop or warehouse, and confining himself to what belongs to him there, goes on in the road of his business, without launching

into unknown oceans; and, content with the gain of his own trade, is neither led by ambition, nor avarice, and neither covets to be greater or richer by such uncertain and hazardous attempts.

CHAP. VII.

Of the tradesman in distress, and becoming bankrupt.

In former times, it was a dismal and calamitous thing for a tradesman to break; where it befel a family, it put all into confusion and distraction; the man, in the utmost terror, fright, and distress, ran away with what goods he could get off, as if the house was on fire, to get into the Friars or the Mint; the family fled one one way, and one another, like people in desperation; the wife to her father and mother, if she had any; and the children, some to one relation, some to another; a statute of bankrupt came and swept away all, and oftentimes consumed it too, and left little or nothing, either to pay the creditors or relieve the bankrupt. This made the bankrupt desperate, and made him fly to those places of shelter with his goods, where, hardened by the cruelty of the creditors, he chose to spend all the effects which should have paid the creditors, and at last perished in misery.

But now the case is altered; men make so little of breaking, that many times the family scarce removes for it. A commission of bankrupt is so familiar a thing, that the debtor oftentimes causes it to be taken out in his favour, that he may the sooner be effectually delivered from all his creditors

at once, the law obliging him to give a full account of himself upon oath to the commissioners, who, when they see his integrity, may effectually deliver him from all further molestation, give him a part even of the creditors' estate; and so he may push into the world again, and try whether he cannot retrieve his fortunes by a better management, or with better success for the future.

Some have said this law is too favourable to the bankrupt; that it makes tradesmen careless; that they value not breaking at all, but run on at all hazards, venturing without forecast and without consideration, knowing they may come off again so cheap and so easy if they miscarry. But though I cannot enter here into a long debate upon that subject, yet I may have room to say that I differ from those people very much; for though the terror of the commission is in some measure abated, as indeed it ought to be, because it was exorbitant and unreasonable; yet the terror of ruining a man's family, sinking his fortunes, blasting his credit, and throwing him out of business and into the worst of disgrace that a tradesman can fall into, this is not taken away or abated at all; and this, to an honest trading man, is as bad as all the rest ever was or could be.

Nor can a man be supposed, in the rupture of his affairs, to receive any comfort, or to see through his disasters into the little relief which he may, and at the same time cannot be sure he shall, receive at the end of his troubles, from the mercy of the commission.

These are poor things, and very trifling, for a tradesman to entertain thoughts of a breach from, especially with any prospect of satisfaction; nor can any tradesman, with the least shadow of principle, entertain any thought of breaking but with the ut-

most aversion, and even abhorrence; for the circumstances of it are attended with so many mortifications, and so many shocking things, contrary to all the views and expectations that a tradesman can begin the world with, that he cannot think of it but as we do of the grave, with a chillness in the blood and a tremour in the spirits. Breaking is the death of a tradesman; he is mortally stabbed, or, as we may say, shot through the head, in his trading capacity; his shop is shut up, as it is when a man is buried; his credit, the life and blood of his trade, is stagnated; and his attendance, which was the pulse of his business, is stopped, and beats no more; in a word, his fame, and even name, as to trade, is buried; and the commissioners that act upon him and all their proceedings, are but like the executors of the defunct, dividing the ruins of his fortune; and, at last, his certificate is a kind of performing the obsequies for the dead, and praying him out of purgatory.

Did ever tradesman set up on purpose to break? Did ever a man build himself a house on purpose to have it burnt down? I can by no means grant that any tradesman, at least in his senses, can entertain the least satisfaction in his trading, or abate anything of his diligence in trade, from the easiness of breaking, or the abated severities of the bankrupt act.

I could argue it from the nature of the act itself, which indeed was made, and is effectual, chiefly for the relief of creditors, not debtors; to secure the bankrupt's effects for the use of those to whom of right they belong; and to prevent the extravagant expenses of the commission, which before were such as often devoured all, ruining both the bankrupt and his creditors too. This the present law has providently put a stop to, and the creditors now are

secure in this point, that what is to be had, what the poor tradesman has left, they are sure to have preserved for, and divided among them; which indeed before they were not. The case is so well known, and so recent in every tradesman's memory, that I need not take up any more time about it.

As to the encouragements in the act for the bankrupt, they are only these, namely, that upon his honest and faithful surrender of his affairs, he shall be set at liberty; and if they see cause, they, the creditors, may give him back a small gratification for his discovering his effects and assisting to the recovery of them; and all this, which amounts to very little, is upon his being, as I have said, entirely honest, and having run through all possible examinations and purgations; and that it is at the peril of his life if he prevaricates.

Are these encouragements to tradesmen to be negligent and careless of the event of things? Will any man in his wits fail in his trade, break his credit, and shut up his shop for these prospects? Or will he comfort himself, in case he is forced to fail, with these little benefits, and make the matter easy to himself on that account? He must have a very mean spirit that can do this, and must act upon very mean principles in life, who can fall with satisfaction, on purpose to rise no higher than this.

On these accounts and some others, too long to mention here, I think it is out of doubt that the easiness of the proceedings on commissions of bankrupt can be no encouragement to any tradesman to break, or so much as to entertain the thoughts of it, with less horror and aversion than he would have done before this law was made.

But I must come now to speak of the tradesman in his real state of mortification, and under the inevitable necessity of a blow upon his affairs; he has

had losses in his business, such as are too heavy for his stock to support; he has perhaps launched out in trade beyond his reach; either he has so many bad debts that he cannot find by his books he has enough left to pay his creditors, or his debts lie out of his reach, and he cannot get them in, which, in one respect, is as bad; he has more bills running against him than he knows how to pay, and creditors dunning him, whom it is hard for him to comply with; and this by degrees sinks his credit.

Now could the poor unhappy tradesman take good advice, this would be his time to prevent his utter ruin; and let his case be better or worse, his way is clear.

If it be only that he has overshot himself in trade, taken too much credit, and is loaded with goods, or given too much credit and cannot get his debts in, but that upon casting up his books he finds his circumstances good at bottom, though his credit has suffered by his effects being out of his hands, let him endeavour to retrench; let him check his career in trade; immediately take some extraordinary measures to get in his debts, or, if he can, to raise money till his debts come in, that he may stop the crowd of present demands. If this will not do, let him treat with some of his principal creditors, showing them a true and faithful state of his affairs, and giving them the best assurances he can of payment, that they may be easy with him till he can get in his debts; and then, with the utmost care, draw in his trade within the due compass of his stock, and be sure never to run out again further than he is able to answer, let the prospect of advantage be what it will. By this method he may perhaps recover his credit again; at least he may prevent his otherwise inevitable ruin; but this is always snpposing the man has a firm bottom, that

he is sound in the main, and that his stock is at least sufficient to pay all his debts.

But the greatest difficulty is when the poor tradesman, distressed as above in point of credit, looking into his affairs, finds the melancholy truth there too plain to be concealed; finds that his stock is really diminished, or perhaps entirely sunk; that, in short, he has such losses, and such disappointments in his business, that he is not sound at bottom; that he has run too far, and that his own stock being wasted or sunk, he has not really sufficient to pay his debts. What is this man's business? and what course shall he take?

I know the ordinary course with such tradesmen is this. It is true, says the poor man, I am running down, and I have lost so much in such a place, and so much by such a chapman that broke; and, in short, so much, that I am worse than nothing; but come, I have such a thing before me, or I have undertaken such a project, or I have such an adventure abroad; if it succeeds I may recover again; I'll try my utmost, I'll never drown while I can swim, I'll never fall while I can stand. Who knows but I may get over at last? In a word, the poor man is loath to come to the fatal day; loath to have his name in the Gazette, and see his wife and family turned out of doors, and the like. Who can blame him? or who is not, in the like case, apt to take the like measures? for it is natural to us all to put the evil day far from us, at least to put it as far off as we can: though the criminal believes he shall be executed at last, yet he accepts of every reprieve, as it puts him within the possibility of an escape; and that as long as there is life there is hope: but at last the dead warrant comes down; then he sees death unavoidable, and he gives himself up to despair

Indeed the malefactor is in the right to accept, as I say, of every reprieve: but it is quite otherwise in the tradesman's case; and if I may give him a rule, safe, and in its end comfortable, in proportion to his circumstances, but to be sure out of question just, honest, and prudent, it is this:—

When he perceives his case as above, and knows that if his new adventures and projects should fail he cannot by any means stand or support himself, I not only give it as my advice to all tradesmen as their interest, but insist upon it, as they are honest men, they do break, that is, stop in time. Fear not to do that which necessity obliges you to; but above all, fear not to do that early, which, if omitted, necessity will oblige you to do late.

First, let me argue upon the honesty, and next upon the prudence of it. Certainly honesty obliges every man, when he sees that his stock gone, that he is below the level, and eating into the estates of other men, to put a stop to it in time, while something is left. It has been a fault, without doubt, to break in upon other men's estates at all; but perhaps a plea may be made for this, viz., that it was ignorantly done, and they did not think they were run so far as to be worse than nothing: or some sudden disaster may have occasioned it which they did not expect, and it may be could not foresee; and therefore this may be called an excuse, both which indeed may happen to a tradesman. But I must add that the former can hardly happen without his fault, because he ought to be always acquainting himself with his books, stating his expenses and his profits, and casting things up frequently, at least in his head, so as always to know whether he goes backward or forward. The latter indeed, namely, sudden disaster, may happen so to any tradesman as that he may be undone, and it

may not be his fault, for ruin sometimes falls as suddenly as unavoidably upon a tradesmen, though there be but very few incidents of that kind which may not be accounted for in such manner as to charge it upon his prudence.

Some cases may indeed happen, some disasters may befall a tradesman, which it was not possible he should foresee; fire, floods of water, thieves, and many such. In those cases the disaster is visible, the plea is open, everybody allows it, the man can have no blame.

But there are several other cases which may happen to a tradesman, and by which he may be at once reduced below his proper stock, and have nothing left to trade on but his credit, that is to say, the estates of his creditors, and in which I question whether it can be honest for any such man to continue trading; for, first, to go on is making his creditors run an unjust hazard without their consent. Indeed, if he discovers his condition to one or two of them, who are men of capital stocks, and will support him, they giving him leave to pay others off, and go on at their risks, that alters the case; or if he has a ready-money trade that will apparently raise him again, and he runs no more hazards, and shall run out no further; in these two cases, and I do not know another, he may with honesty continue.

On the contrary, when he sees himself evidently running out and declining, and has only a shift here and a shift there to lay hold on, as sinking men generally do, and knows that unless something extraordinary happen, which perhaps also is not probable, he must fall; for such a man to go on, and trade in the ordinary way, notwithstanding losses and hazards, in such a case, I affirm, he cannot act the honest man, he cannot go on with justice to his

creditors or his family; he ought to call his creditors together, lay his circumstances honestly before them, and pay as far as it will go. If his creditors will do anything generously for him to enable him to go on again, well and good; but he cannot honestly oblige them to run the risk of his unfortunate progress, and to venture their estates on his bottom, after his bottom is really nothing at all but their money, and has swallowed up all his own.

But I pass from the honesty to the prudence of it; from what regards his creditors, to what regards himself; and I affirm that nothing can be more imprudent and impolitic, as it regards himself and his family, than to go on after he sees his circumstances irrecoverable. If he has any consideration for himself or his future happiness, he will stop in time, and not be afraid of meeting the mischief which he sees follow too fast for him to escape. Be not so afraid of breaking as not to break till necessity forces you, and that you have nothing left. In a word, I speak it to every declining tradesman, If you love yourself, your family, or your reputation, and would ever hope to look the world in the face again, to break in time.

By breaking in time you will first obtain the character of an honest, though unfortunate man. It is owing to the contrary course, which is indeed the ordinary practice of tradesmen, namely, not to break till they run the bottom quite out, and have little or nothing left to pay, that some people think all men that break are knaves. The censure it is true is unjust, but the cause is owing to the indiscretion, to call it no worse, of the poor tradesmen, who, putting the mischief as far from them as they can, trade on to the last gasp, until a throng of creditors coming on them together, or being arrested, and not able to get bail, or by some such

public blow to their credit, they are brought to a stop or breach by mere constraint, like a man fighting to the last gasp, who is knocked down unawares and laid on the ground, and then his resistance is at an end. Indeed a tradesman, pushing on with irresistible misfortunes, is but fighting with the world to the last drop, and with such unequal odds, that, like the soldier surrounded with enemies, he must be killed: so the debtor must sink; it cannot be prevented.

It is true also the man that thus struggles to the last brings upon himself a universal reproach, and a censure that is not only unavoidable but just, which is worse; but when a man breaks in time, he may hold up his face to his creditors, and tell them that he could have gone on a considerable while longer, but that he should have had less left to pay them with, and that he has chosen to stop while he may be able to give them so considerable a sum as may convince them of his integrity.

We have a great clamour among us of the cruelty of creditors. It is indeed very popular, goes a great way with some people, but let them tell us whenever creditors were cruel where the debtor came thus to them with fifteen shillings in the pound in his offer? Perhaps when the debtor has run to the utmost, and there appears to be little or nothing left, he has been used roughly; and it is enough to provoke a creditor indeed to be offered a shilling or half-a-crown in the pound for a large debt, when, had the debtor been honest, and broke in time, he might have received perhaps two-thirds of the debt, and the debtor been in better condition too.

Break then in time, young tradesman. If you see you are going down, and that the hazard of going on is doubtful, you will certainly be received by your creditors with compassion, and with a

generous treatment; and whatever happens you will be able to begin the world again with the title of an honest man; even the same creditors will embark with you again, and be forward to give you credit as before.

In the next place, what shall we say to the peace and satisfaction of mind in breaking, which the tradesman will always have when he acts the honest part, breaks betimes, compared to that guilt and chagrin of the mind occasioned by a running on, as I said, to the last gasp, when they have little to pay? Indeed, as the tradesman can expect no quarter from his creditors, so he will have no quiet in himself.

I might instance here the miserable, anxious, perplexed life which the poor tradesman lives under before he breaks; the distresses and extremities of his declining state; how harassed and tormented for money; what shifts he is driven to for supporting himself; how many little, mean, not to say wicked things, will even a conscientious tradesman stoop to in his distress to deliver himself, even such things as his soul would abhor at another time, and for which he goes perhaps with a wounded conscience all his life after.

By giving up early, all this, which is the most dreadful part of the whole, would be prevented. I have heard many an honest, unfortunate man confess this, and repent, even with tears, that they had not learned to despair in trade some years sooner than they did, by which they had avoided falling into many foul and foolish actions, which they afterwards had been driven to by the extremity of their affairs.

CHAP. VIII.

Of the ordinary occasions of the ruin of tradesmen. How requisite it is for the tradesman to choose a situation proper for his business: that his shop be filled with a useful sortment of goods; and that he have an invincible stock of patience to bear with the impertinence of every kind of customer. An humorous letter from a mercer, on the trouble given him by ladies, who intend not to buy.

HAVING thus given advice to tradesmen on their falling into difficulties, and finding they are run behindhand, to break in time, it is but just I should give them some needful directions, to avoid, if possible, breaking at all.

In order to this, I will briefly inquire what are ordinarily the original causes of a tradesmen's ruin in business; some of which are as follow:—

1. Some, especially retailers, ruin themselves by fixing their shops in such places as are improper for their business. In most towns, but particularly in the city of London, there are places, as it were, appropriated to particular trades, and where the trades which are placed there succeed very well, but would do very ill anywhere else; as, the orange-merchants and wet-salters about Billingsgate and in Thames-street; the costermongers at the Three Cranes; the wholesale cheesemongers in Thames-street; the mercers and drapers in Cheapside, Ludgate-street, Cornhill, Roundcourt, Covent-garden, Gracechurch-street, &c.

What would a bookseller make of his business at Billingsgate, or a mercer in Tower-street, or near the Custom-house; a draper in Thames-street, or about Queenhithe? Many trades have their peculiar streets, and proper places for the sale of their goods, where people expect to find such shops; and consequently, when they want such goods, they go thither for them; as the booksellers in St. Paul's churchyard, about the Exchange, the Temple, and the Strand, &c. the mercers on both sides Ludgate, in Roundcourt, Gracechurch and Lombard-streets; the coachmakers in Long-acre, Queen-street, and Bishopsgate-street, and such like.

For a tradesman to open his shop in a place unresorted to, or in a place where his trade is not agreeable, and where it is not expected, it is no wonder if he has no business. What retail trade would a milliner have among the fishmongers' shops on Fish-street-hill, or a toyman about Queenhithe? When a shop is ill-chosen, the tradesman starves; he is out of the way, and business will not follow him that runs away from it. Suppose a shipchandler should set up in Holborn, or a blockmaker in Whitecross-street, an anchorsmith at Moorgate, or a coachmaker in Rotherhithe, and the like?

It is true, we have seen a kind of fate attend the very streets and rows where such trades have been gathered together; and a street famous for this or that particular trade some years ago, shall, in a few years after, be quite forsaken; as Paternoster-row for mercers, St. Paul's churchyard for woollen-drapers; now we see hardly any of those trades left in those places.

I mention it for this reason, and this makes it to my purpose in an extraordinary manner, that whenever the principal shopkeepers of any trade remove

from such a street, or settled place, where that particular trade used to be, the rest soon follow; knowing, that if the same of the trade is not there, the customers will not resort thither, and that a tradesman's business is to follow wherever the trade leads. For a mercer to set up now in Paternoster-row, or a woollen-draper in St. Paul's churchyard; the one among the sempstresses, and the other among the chairmakers, it would be the same thing as for a country shopkeeper in a town not to set up in or near the market-place.

The place therefore is to be prudently chosen by the retailer, when he first begins his trade, that he may put himself in the way of business; and then, with God's blessing and his own care, he may expect his share of trade with his neighbours.

2. He must take an especial care to have his shop not so much crowded with a large bulk of goods, as with a well-sorted and well-chosen quantity, proper for his business, and to give credit to his beginning. In order to this, his buying-part requires not only a good judgment in the wares he is to deal in, but a perfect government in that judgment, by his understanding to suit and sort his quantities and proportions, as well to his shop, as to the particular place where his shop is situate. For example; a certain trade is not only proper for such or such a part of the town, but a particular sortment of goods, even in the same way, suits one part of the town, or one town, and not another; as he that sets up in the Strand, or near the Exchange, is likely to sell more rich silks, more fine hollands, more fine broad-cloths, more fine toys and trinkets, than one of the same trade setting up in the skirts of the town, or at Ratcliffe, or Wapping, or Rotherhithe; and he that sets up in the capital city of a county, than he that is placed in a private market-

town, in the same county; and he that is placed in a market-town, than he that is placed in a country village. A tradesman in a seaport town sorts himself differently from one of the same trade in an inland town, though larger and more populous; and this the tradesman must weigh very maturely before he lays out his stock.

Sometimes it happens, a tradesman serves his apprenticeship in one town and sets up in another; and sometimes, circumstances altering, he removes from one town to another: the change is very important to him; for the goods which he is to sell in the town he removes to, are sometimes so differing from the sorts of goods which he sold in the place he removed from, though in the same way of trade, that he is at a great loss, both in changing his hand, and in the judgment of buying This made me insist, in my fourth chapter, that a tradesman should take all occasions to extend his knowledge in every kind of goods, that which way soever he may turn his hand, he may have the requisite judgment; for, otherwise, he will not only lose the customers for want of proper goods, but will very much lose by the goods which he lays in for sale, there being no demand for them where he is going.

When merchants send adventures to our British colonies, it is usual with them to make up to each factor, what they call a sortable cargo; that is to say, they want something of everything that may furnish the tradesman there with parcels fit to fill their shops, and invite their customers; and if they fail, and do not thus sort their cargoes, the factors there not only complain, as being ill-sorted, but the cargo often lies by unsold, because there is not a sufficient quantity of sorts to answer the demand, and make them all marketable together.

It is the same thing here: if the tradesman's shop is not well sorted, it is not suitably furnished, or fitted to supply his customers; and nothing discredits him more, than to have people come to buy things usual to be had in such shops, and go away without them. The next thing they say to one another is, I went to that shop, but I could not be furnished; they are not stocked there for a trade; one seldom finds anything there that is new or fashionable; and so they go away to another shop; and besides, carry others away with them: for it is observable, that the buyers, or retail customers, especially the ladies, follow one another, as sheep follow the flock; if one buys a beautiful silk, or a cheap piece of holland, or a new-fashioned thing of any kind, the next inquiry is, Where it was bought? The shop is presently recommended for a shop well sorted, and for a place where things are to be had, not only cheap and good, but of the newest fashion, where they have always great choice to please the curious, and to supply whatever is called for: and thus the trade runs away insensibly to the shops which are best sorted.

3. The retail tradesman, in especial, and even every tradesman in his station, must furnish himself with a competent stock of patience; I mean, that patience which is needful to bear with all sorts of impertinence, and the most provoking curiosity that it is possible to imagine the buyers, even the worst of them, are or can be guilty of. A tradesman behind his counter must have no flesh and blood about him; no passions, no resentment; he must never be angry; no not so much as seem to be so. If a customer tumbles him 500*l.* worth of goods, and scarce bids money for anything; nay, though they really come to his shop with no intent to buy, as many do, only to see what is to be sold, and though

he knows they cannot be better pleased anywhere, it is all one, the tradesman must take it; he must place it to the account of his calling, that it is his business to be ill used and resent nothing; and so must answer as obligingly to those that give him an hour or two's trouble, and buy nothing, as he does to those who, in half the time, lay out ten or twenty pounds. The case is plain; it is his business to get money; to sell and please: and if some do give him trouble, and do not buy, others make him amends, and do buy: and even those who do not buy at one time, may at another.

I have heard, that some ladies, and those too persons of good note, have taken their coaches, and spent a whole afternoon in Ludgate-street, or Covent-garden, only to divert themselves in going from one mercer's shop to another, to look upon their fine silks, and to rattle and banter the shopkeepers, having not so much as the least occasion, much less intention, to buy anything; nay, not so much as carrying any money out with them to buy anything, if they fancied it; yet this the mercers, who understand themselves, know their business too well to resent; nor, if they really knew it, would they take the least notice of it, but perhaps tell the ladies they were welcome to look upon their goods; that it was their business to show them; and that if they did not come to buy now, they might see they were furnished to please them when they might have occasion.

On the other hand, I have been told, that sometimes those sort of ladies have been caught in their own snare; that is to say, have been so engaged by the good usage of the shopkeeper, and so unexpectedly surprised with some fine thing or other that has been shown them, that they have been drawn in by their fancy, against their design, to lay

out money, whether they had it or no; that is to say, to buy, and send home for money to pay for it.

But let it be how and which way it will, whether mercer or draper, or what trade you please, the man that stands behind the counter must be all courtesy, civility, and good manners; he must not be affronted, or any way moved, by any manner of usage, whether owing to casualty or design; if he sees himself ill-used, he must wink, and not appear to see it, nor any way show dislike or distaste; if he does, he reproaches, not only himself, but his shop, and puts an ill name upon the general usage of customers in it; and it is not to be imagined how, in this gossiping, tea-drinking age, the scandal will run, even among people who have had no knowledge of the person first complaining.

It is true, natural tempers are not to be always counterfeited; the man cannot easily be a lamb in his shop, and a lion in himself; but let it be easy, or hard, it must be done, and it is done: there are men who have, by custom and usage, brought themselves to it, that nothing could be meeker and milder than they, when behind the counter, and yet nothing be more passionate and choleric in every other part of life; nay, the provocations they have met with in their shops have so irritated some men, that they have gone upstairs from their shop, and vented their passion on the most innocent objects, their wives, children, or servants, as they fell in their way; and when their heat was over, would go down into their shop again and be as humble, as courteous, and as calm as before; so absolute a government of their passions had they in the shop, and so little out of it. And all this will be the more reconcilable to a tradesman, when he considers, that he is intending to get money by those who make these severe trials of his patience; and that

it is not for him that gets money to offer the least inconvenience to them by whom he gets it. He is to consider, that, as Solomon says, the borrower is servant to the lender; so the seller is servant to the buyer.

When a tradesman has thus conquered all his passions, and can stand before the storm of impertinence, he is said to be fitted up for the main article, namely, the inside of the counter.

On the other hand, we see that the contrary temper, nay, but the very suggestion of it, hurries people on to ruin their trade, to disoblige their customers, to quarrel with them, and drive them away.

In this chapter, our author, who, as we have hinted in the preface to this edition, had contracted a faculty of running out into repetitions to swell his work, had expatiated for eight pages together on an instance of two ladies, one of which had an ill opinion, the other a good one, of a mercer's patience in bearing the impertinence of his female cheapeners, as they might rather be called, than customers. The instance, besides its tediousness, is on too particular a case to be generally useful; and we have rather chose to omit the verbose relation, and keep the instruction, than, by inserting it, to endanger the losing the instruction in a multitude of words. But nevertheless, to supply the omission, we will here transcribe, from the Plain Dealer (an excellent collection of papers published under that title), a letter to the author, which gives a humorous description from a mercer, of the trouble they are obliged to undergo from the ladies; and, at the same time, contains a modest and well-bred censure of such proceedings.

"I have such a veneration for the fair," says the letter-writer, "that I am sorry I should have occasion to exhibit any complaint against them; but I am,

once a week, so whimsically treated by some of them, that I am resolved to speak out, and spare not.

"There are many young ladies, and, what is worse, many old ladies, within the bills of mortality, that every Saturday, while their houses are cleaning, take a fancy to have business with me, for no other reason in the world but because they cannot tell how else to dispose of themselves. For you must know that I am a mercer. —— They swim into my shop by shoals, not with the least intention to buy, but only to hear my silks rustle, and fill up their own leisure by putting me into full employment. So they tumble over my goods, and deafen me with a round of questions; till, having found nothing in my shop to their fancy, as they call it, they toss themselves again into their coaches, and drive on the persecution, to the terror and disturbance of most of the honest shopkeepers from one end of the town to the other.

"Last Saturday, at two in the afternoon, I sent out my servant to watch a couple of these silken strollers, and keep, if possible within ken of them. They undressed about a dozen shops, without stripping themselves of a single shilling; and at six my man returned, out of breath, and told me, that he had left them cheapening sugars beyond Norton-falgate. But presently they came back, and saw my next neighbour, a linendraper, at his door. They pulled their coachman by the thumb, and broke in upon him, having bethought themselves that they must see some cambrics. My neighbour knew them; for they were his customers of five years' standing, during all which time he had never taken any of their money. But they had done him the honour to lean over his counter, find fault with everything he could show them, exclaim at his frightful prices, and make it a rule with them, to bid nothing. He

turned over his whole variety of cambrics, and had the unexpected good fortune, after the prettiest doubtings and hesitations in the world, to fix their determination; for they pitched upon a particular piece, and ordered him to cut off enough for a tucker.

"The worst of all is, that these unprofitable wayward visitors frequently keep buying customers out of our shops. Pray, Mr. Plaindealer reprimand them for the good of trade and the ease and deliverance of

Yours, &c."

CHAP. IX.

Other reasons for the tradesman's disasters; and first, of innocent diversions, as they are called: how fatal to the tradesman, especially to the younger sort.

TRADE is a straight and direct road, but there are many turnings and openings in it, both to the right hand and to the left, in which, if a tradesman but once ventures to step awry, it is ten thousand to one but he loses himself, and very rarely finds his way back again; at least, if he does, it is like a man that has been lost in a wood, he comes out with a scratched face and torn clothes, tired and spent, and does not recover himself in a long while after.

In a word, one steady motion carries him up, but many things assist to pull him down; there are many ways open to his ruin, but few to his rising;

and though employment is said to be the best fence against temptations, and he that is busy heartily in his business, temptations to idleness and negligence will not be so busy about him, yet tradesmen are as often drawn from their business as other men; and when they are so, it is more fatal to them a great deal, than it is to gentlemen and persons whose employments do not call for their personal attendance so much as a shop does.

Among the many turnings and by-lanes which are to be met with in the straight road of trade, there are two as dangerous and fatal to the tradesman's prosperity as the worst, though they both carry an appearance of good, and promise contrary to what they perform; these are,—

1. Pleasures and diversions, especially such as they will have us call innocent diversions.

2. Projects and adventures, and especially such as promise mountains of profit, and are therefore the more likely to ensnare the avaricious tradesman. Of this last I have already spoken in my fourth chapter.

I am, therefore, now to speak of the first, viz. pleasures and diversions. I cannot allow any pleasures to be innocent when they turn away either the body or the mind of a tradesman from the one needful thing, which his calling makes necessary; I mean, the application both of his hands and head to his business; those pleasures and diversions may be innocent in themselves, which are not so to him.

When I see young shopkeepers keep horses, ride a hunting, learn dog-language, and keep the sportsmen's brogue upon their tongues, I am always afraid for them, especially when I know that either their fortunes and beginnings are below it, or that their trades are such as in a particular manner require their constant attendance; as to see a barber abroad

on a Saturday, a cornfactor on a Wednesday and Friday, or a Blackwell-hall man on a Thursday; you may as well say a country shopkeeper should go a hunting on a market-day, or go a feasting at the fair day of the town where he lives; and yet riding and hunting are otherwise lawful diversions, and, in their kind, very good for exercise and health.

I am not for making a galley-slave of a shopkeeper, and have him chained down to the oar; but if he be a wise, a prudent, and a diligent tradesman, he will allow himself as few excursions as possible.

Business neglected is business lost; it is true, there are some businesses which require less attendance than others, and give a man less occasion of application; but in general that tradesman who can satisfy himself to be absent from his business, must not expect success; if he is above the character of a diligent tradesman, he must then be above the business too, and should leave it to somebody that will think it worth his while to mind it better.

Nor, indeed, is it possible a tradesman should be master of any of the qualifications which I have set down to denominate him complete, if he neglects his shop and his time, following his pleasures and diversions.

For a tradesman to follow his pleasures, which indeed is generally attended with a slighting his business, leaving his shop to servants or others, it is evident that his heart is not in his business; that he does not delight in it or look on it with pleasure. To a complete tradesman there is no pleasure equal to that of being in his business, no delight equal to that of seeing trade flow in upon him, and to be satisfied that he goes on prosperously. He will never thrive that cares not whether he thrives or no; as trade is the chief employment of his life, and

is therefore called, by way of eminence, his business, so it should be made the chief delight of his life; the tradesman that does not love his business will never give it due attendance.

Pleasure is a bait to the mind, and the mind will attract the body; where the heart is, that object shall always have the body's company. The great objection I meet with from some young tradesmen against this argument is, they follow no unlawful pleasures; they do not spend their time in taverns and drinking to excess; they do not spend their money in gaming, and so stock-starve their business, and rob the shop to supply the extravagant losses of play; or they do not spend their hours in ill company and debaucheries; all they do is a little innocent diversion, in riding abroad now and then for the air and for their health, and to ease their thoughts of the throng of other affairs, which are too heavy upon them, &c.

These, I say, are the excuses of young tradesmen; and, indeed, they are young excuses; and I may say truly, have nothing in them. It is perhaps true, or I may grant it so for the present purpose, that the pleasures which such a tradesman takes are, as he says, not unlawful in themselves; but the case is quite altered by the extent of the thing; and the innocence lies not in the nature of the thing, nor in the diversion or pleasure that is taken, but in the time it takes; for if the man spends the time in it which should be spent in his shop or warehouse, and his business suffers by his absence, as it must do if the absence is long at a time, or often practised, the diversion so taken becomes criminal to him, though the same diversion might be innocent in another.

Thus I have heard a young tradesman, who loved his bottle, excuse himself, and say, 'Tis true I

have been at the tavern, but I was treated; it cost me nothing. And this, he thinks, clears him of all blame; not considering that when he spends no money, yet he spends five times the value of the money in time; his business being neglected, his shop unattended, his books not posted, his letters not written, and the like; for all those things are works necessary to a tradesman, as well as the attendance on his shop, and infinitely above the pleasure of being treated at the expense of his time. All manner of pleasure should be subservient to business; he that makes his pleasure his business, will never make his business a pleasure. Innocent pleasures become sinful when they are used to excess; and so it is here, the most innocent diversion becomes criminal when it breaks in upon that which is the due and just employment of the man's life. Pleasures rob the tradesman; and how then can he call them innocent? They are downright thieves; they rob his shop of his attendance, and of the time which he ought to bestow there; they rob his family of their due support, by the man's neglecting that business by which they are to be maintained; and they oftentimes rob the creditors of their just debts, the tradesman sinking by the inordinate use of those innocent diversions, as he calls them, as well by the expense attending them, as the loss of his time and neglect of his business; by which he is at last reduced to the necessity of shutting up shop in earnest, which was indeed as good as shut before; for a shop without a master, is like the same shop on a middling holiday, half shut up; and he that keeps it long so, need not doubt but he may, in a little time, shut it quite up, and keep holiday altogether.

If I am asked how much pleasure an honest-meaning tradesman may be allowed to take, for it

cannot be supposed I should insist that all pleasure is forbidden him, that he must have no diversion, no intervals from hurry and fatigue, every prudent tradesman may make an answer for himself. If his principal pleasure is in his shop and in his business, there is no danger of him; but if he has an itch after such diversions as are foreign to his business, there is the danger, and this propension he is to learn to check; for every moment that his trade wants him in his shop, or warehouse, or counting-house, it is his duty to be there. It is not enough to say I believe I shall not be wanted, or I believe I shall suffer no loss by my absence, he must come to a point and not deceive himself, for if he will not judge sincerely at first, he will reproach himself sincerely at last. There is, in short, a visible difference between the things which we may do, and the things which we must do. Pleasures at certain seasons are allowed, and we may give ourselves some loose to them; but business, to the man of business, is that needful thing of which it is not to be said it may, but it must be done.

To gentlemen of fortunes and estates, who are born to large possessions, and have no other avocations, it is indeed lawful to spend their spare hours on horseback with their hounds or hawks, pursuing their game; or on foot with their gun, and their net, and their dogs, to kill hares, birds, &c. These men may have the satisfaction to say they have only taken an innocent diversion; but to the tradesman no pleasure or diversion can be innocent if it injures his business, or takes either his time, his mind, his delight, or his attendance from that.

These considerations are more necessary than ever to be inculcated in the minds of young tradesmen, for there never was a time when luxury and extravagance were at so great a height. The ap-

prentices now-a-days, in dress and appearance, far outgo what their masters did formerly; and many young beginners rather ape the gaieties of the court than appear like what the grave and sober citizens of the last century were willing to be thought and to appear to be. Old men formerly left not off in the manner that some young ones now begin; and the consequence is apparent in every week's Gazette, more or less. Indeed there seems to be a general corruption of manners throughout the kingdom; and it must be next to a miracle if this flourishing nation is not reduced to some very low distress in a short time, if some methods cannot be found to curb that spirit of luxury and extravagance that seems to have seized on the minds of almost all ranks of men.

But these melancholy reflections may carry us too far from our subject, to resume which, and conclude this chapter, we will only enforce the former cautions by the following brief considerations, relating to the point we are treating of, which our author had not touched upon.

When a young man makes his health an excuse for his pleasures it is a very bad sign, except indeed he be in an ill state of health. It is a fatal pretence, and usually an insufficient one; for generally speaking a young man cannot have those occasions for unbending his mind as a man advanced in years may want. Diligence and application are his main points; and as he has youth and strength to go through more business than he generally may have at setting out, so he is to consider that a time will come, as he advances in years, when he will really want those unbendings, and cannot go through so much business as he can now manage with ease and pleasure. If he has taken his time aforehand, and used himself to diversions in the morning of

life, when his constitution stood in no need of them, he is to thank himself if he is forced to labour in the evening of his days, when a little fatigue becomes a great one, and when he should have sat down under his own vine and his own fig-tree, and enjoyed the fruits of his former application and diligence. Nor has he anybody to blame but himself if he winds up his last bottom little bigger than when he first began; and leaves perhaps a large family in a manner unprovided for, and to the mercy of a wide world, when he might have placed every branch of it in a very easy and advantageous situation.

Nay, a much worse case may possibly happen than what we have stated, since diversions, innocent in their beginning, may estrange the mind from business, and a man may become a bankrupt, and worse than nothing, by pursuing the one and neglecting the other; and his unhappy family may be left to the charity of better disposed Christians than their father deserved to be esteemed, and to be sunk down and ranked irretrievably among the dregs of the people, who might otherwise have borne a useful and reputable part in the commonwealth; and let the unhappy man who has so much reduced them and himself, call those diversions which led to this fatal catastrophe innocent if he can.

CHAPTER X.

Of extravagant and expensive living, another step to a tradesman's disaster: in which are included expensive housekeeping, extravagance in dress, expensive company, and expensive equipage.

NEXT to immoderate pleasures, the tradesman ought to be warned against immoderate expense. This is a terrible article, and more particular so to the tradesman, as custom has now introduced a general habit of, and as it were a general inclination among all sorts of people to an expensive way of living; to which might be added a kind of necessity of it, for that even with the greatest prudence and frugality a man cannot now support a family with the ordinary expense which the same family might have been maintained with some few years ago. There is now, 1. A weight of taxes upon almost all the necessaries of life, bread and flesh excepted, as coals, salt, malt, candles, soap, leather, hops. wine, fruit, and all foreign consumptions. 2. A load of pride upon the temper of the nation, which, in spite of taxes and the unusual dearness of everything, yet prompts people to a profusion in their expenses.

This is not so properly called a tax upon the tradesman; I think rather it may be called a plague upon them: for there is, first, a dearness of every necessary thing to make living expensive; and, secondly, an unconquerable aversion to any restraint: so that the poor will be like the rich, and the rich like the great, and the great like the greatest, and thus the world runs on to a kind of a

distraction at this time; where it will end, time must discover.

Now, for the tradesman I speak of, if he will thrive, he must resolve to begin as he can go on; and if he does so, in a word, he must resolve to live more under restraint than ever tradesmen of his class used to do; for every necessary thing being, as I have said, grown dearer than before, he must entirely omit all the enjoyment of the unnecessaries which he might have allowed himself before, or perhaps be obliged to an expense beyond the income of his trade, and in either of these cases he has a great hardship upon him.

When I talk of immoderate expenses, I must be understood not yet to mean the extravagancies of wickedness and debaucheries; there are so many sober extravagancies, and so many grave, sedate ways for a tradesman's ruin, and they are so much more dangerous than those hare-brained desperate ways of gaming and whoring, that I think it is the best service I can do the tradesman to lay before him those sunk rocks, as the seamen call them, those secret dangers, in the first place, that they may know how to avoid them; and as for the other common ways, common discretion will supply them with caution, and their senses will be their protection.

Expensive living is a kind of slow fever; it is not so open, so threatening, and dangerous as the ordinary distemper which goes by that name, but it preys upon the spirits, and when its degrees are increased to a height, is as fatal, and as sure to kill, as the other. It is a secret enemy that feeds upon the vitals; and when it has gone its full length, and the languishing tradesman is weakened in his solid part, I mean his stock, then it overwhelms him at once.

Expensive living feeds upon the life and blood of the tradesman, for it eats into the two most essential branches of his trade, namely, his credit and his cash; the first is its triumph, and the last is its food. Nothing goes out to cherish the exorbitance but the immediate money; expenses seldom go on trust, they are generally supplied and supported with ready money, whatever are not.

This expensive way of living consists in several things, which are all indeed in their degree ruinous to the tradesman; such as—

1. Expensive housekeeping, or family-extravagance.

2. Expensive dressing, or the extravagance of fine clothes.

3. Expensive company, or keeping company above himself.

4. Expensive equipage, making a show and ostentation of figure in the world.

I might take them all in bulk, and say, what has a young tradesman to do with these? and yet where is there a tradesman now to be found who is not, more or less, guilty? It is, as I have said, the general vice of the times; the whole nation are, more or less, in the crime. What with necessity and inclination, where is the man or the family that lives as such families used to live?

In short, good husbandry and frugality are quite out of fashion; and he that goes about to set up for the practice of it must mortify everything about him that has the least tincture of vanity. It is the mode to live high, to spend more than we get, to neglect trade, contemn care and concern, and go on without forecast, or without consideration; and in consequence it is the mode to go on to extremity, to break, become bankrupts and beggars; and so, going off of the trading stage, leave it

open for others to come after us and do the same.

To begin with housekeeping. I have already hinted that everything belonging to family subsistence bears a higher price than formerly: at the same time I can neither undertake to prove that there is more got by selling, or more ways to get it, than heretofore; the consequence then must be, that if there is less got, there must necessarily be less laid up; for how should it be otherwise, when tradesmen get less and spend more than ever they did?

That all things are dearer than formerly to a housekeeper, needs little demonstration; the taxes necessarily infer it from the weight of them, and the number of the things charged: for, besides the things enumerated above, we find all articles of foreign importation are increased in value to the consumer, by the high duties laid on them; such as linen, especially fine linen; silk, especially foreign wrought silk: almost all things eatable, drinkable, and wearable, are made heavy to us by high and exorbitant customs and excises; as brandies, tobacco, sugar, deals and timber for building, oil, wine, spice, raw silk, calicoes, chocolate, coffee, tea; on some of these the duties are more than doubled: and yet that which is most observable is, that such is the expensive humour of the times, that not a family, no, hardly of the meanest tradesman, but treat their friends with wine or punch, or fine ale; and have their parlours set off with the tea-table, and the chocolate-pot, and the silver coffee-pot, and oftentimes an ostentation of plate into the bargain: treats and liquors, all foreign and new among tradesmen, are terrible articles in their modern expenses, which have nothing to be said for them, either as to the expense or the helps to health

which they boast of: on the contrary, they procure us rheumatic bodies and consumptive purses, and can no way pass with me for necessaries; but being needless, they add to the expense, by sending us to the physicians and apothecaries to cure the breaches which they make in our health, and are themselves the very worst sort of superfluities.

But I come back to necessaries; and even in them family expenses are extremely risen: provisions are higher rated; nothing of provisions that I know of, except bread, mutton, and fish, but which are made dearer than ever: house rent, in almost all the cities and towns of note in England, is a very heavy article, as are also the increased wages of servants.

A tradesman, be he ever so much inclined to good husbandry, cannot always do his kitchen-work himself, suppose him a bachelor; nor can his wife, suppose him married, and suppose her to have brought him any portion, be his bedfellow and his cook too. These maid-servants, however, are a great tax upon housekeepers; those who were formerly hired at three pounds to four pounds a year wages, now demand five, six, and seven pounds a year; nor do they double anything upon us, but their wages and their pride; for, instead of doing more work for the advance of wages, they do less; and the ordinary work of families cannot now be performed by the same number of maids; which, in short, is a tax upon the upper sort of tradesmen, and contributes very often to their disasters, by the extravagant keeping three or four maid-servants in a house, nay, sometimes five, where two formerly were thought sufficient. This very extravagance is such, that, talking lately with a man very well experienced in this matter, he told me he had been mak-

ing his calculations on that very particular; and he found, by computation, that the number of servants kept by all sorts of people, tradesmen as well as others, was so much increased, that there are in London, and the towns within ten miles of it, take it every way, above a hundred thousand more maid-servants and footmen at this time in place, than used to be in the same compass of ground thirty years ago; and that their wages amounted to above forty shillings a head per annum more than the wages of the like number of servants did amount to at the same length of time past; the advance to the whole body amounting to no less than two hundred thousand pounds a year.

Indeed it is not easy to guess what the expense of wages to servants amounts to in a year in this nation; and, consequently, we cannot easily determine what the increase of that expense amounts to in England; but, certainly, it must rise to a very prodigious annual sum in the whole.

The tradesmen bear their share of this expense, and indeed too great a share; many common tradesmen in London keeping two maids, and some more; and some a footman besides: for it is an ordinary thing to see the tradesmen and shop-keepers of London keep footmen as well as the gentlemen; witness the infinite number of blue liveries, which are so common now, that they are called the tradesmen's liveries; and few gentlemen care to give blue to their servants, for that very reason.

In proportion to their servants, the tradesmen now keep their tables, which are also advanced in their proportion of expense to other things: the truth is, that citizens' and tradesmen's tables are now the emblems, not of plenty, but of luxury; not of good housekeeping, but of profusion, and that of

the highest kind of extravagancies; insomuch that it was the opinion of a gentleman lately, who had been a nice observer of such things abroad, that there is at this time more waste of provisions in England, than in any other nation in the world of equal extent of ground; and that England consumes, for their whole subsistence, more flesh than half Europe besides; and that the beggars of London, and within ten miles round it, eat more white bread than the whole kingdom of Scotland.

The young tradesman will not, I hope, think this the way to thrive, or find it for his convenience to fall in with this common height of living, at least not presently, in his beginning; if he comes gradually into it after he has gotten something considerable to lay by, it is early enough, and he may then be said to be insensibly drawn into it by the necessity of the times; because, forsooth, it is a received notion, We must be like other folks: but to begin thus, to set up at this rate when he first looks into the world, it will not be difficult to guess where he will end.

Trade is not a ball, where people appear in mask, and act a part to make sport; where they strive to seem what they really are not, and to think themselves best dressed when they are least known; but it is a plain, visible scene of honest life, shown best in its native appearance, without disguise; supported, by prudence and frugality; and, like strong, stiff clay land, grows fruitful only by good husbandry, culture, and manuring.

A tradesman dressed up fine, with his long wig and sword, may go to the ball when he pleases, for he is already dressed up in the habit; like a piece of counterfeit money, he is brass washed over with silver, but no tradesman will take him for current. With money in his hand indeed he may go to the

merchant's warehouse, and buy anything; but nobody will deal with him without it; he may write upon his edged hat, as a certain tradesman did in his shop, after having been once broke, and set up again, I neither give or take credit: in which he was right; for he could trust nobody, because nobody would trust him. In short, thus equipped, he is truly a tradesman in masquerade, and must pass for such wherever he is known. How long it may be before his dress and he may suit, is not hard to guess.

Some will have it, that this expensive way of living began first among the citizens of London; and that their eager, resolved pursuit of that empty and meanest kind of pride, called imitation, viz., to look like the gentry, and appear above themselves, drew them into it. It has indeed been a fatal custom, but it has been too long a city vanity; if men of quality lived like themselves, men of no quality would strive to live not like themselves; if those had plenty, these would have profusion; if those had enough, these would have excess; if those had what was good, these would have what was rare and early in the season, and consequently dear; and this is one of the ways that has worn out so many tradesmen before their time.

If this extravagance began in the city, it was, no doubt, among those sorts of tradesmen, who, scorning the society of their shops and customers, applied themselves to rambling to court and plays, and spent their hours in such company as lived always above them; this could not but bring great expense along with it; and that expense would not be confined to the bare keeping such company abroad, but soon showed itself in living like them at home, whether the tradesman could support it or no: for keeping high company abroad, certainly brings on visitings and high treatings at home; and these are attended

with costly furniture, rich clothes, and dainty tables; how these things agree with a tradesman's income, it is easy to suggest. In short, these measures have sent many tradesman to the Fleet, where they have still carried on their expensive living, till they have come at last to starving and misery; but have been so used to it, they could not quite leave it off, though they wanted the money to pay for it.

Nor is expensive dressing a light tax upon tradesmen, as it is now come up to an excess not formerly known among them. It is true, this excess, particularly respects the ladies (for the tradesmen's wives now claim that title, as well as by their dress the appearance); yet, to do justice to them, it must be acknowledged the men have their share in it; for do we not see fine wigs, fine holland shirts of six to seven shillings an ell, and perhaps laced also, all lately brought down to the level of the apron, and become the common wear of tradesmen; nay, I may say, of tradesmen's apprentices, and that in such a manner as was never known in England before.

If the tradesman is thriven, and can support this and his credit too, that makes the case differ, though even then it cannot be said to be suitable; but for a tradesman to begin thus, is very imprudent, because the expense of this, as I said before, drains the very life-blood of his trade, taking away his ready money only, and making no return, but the worst return, reproach and poverty.

I am loath to make any part of my writing a satire upon the women; nor, indeed, does the extravagance, either of dress or housekeeping, lie always at the door of the tradesmen's wives; the husband is often the prompter of it; at least he does not let his wife into the detail of his circumstances, he does not make her mistress of her own condition; but either gives her ground to flatter

herself with notions of his wealth, his profits, or his flourishing circumstances; and so the innocent woman spends high, and lives great, believing her husband is in a condition to afford it.

I cannot but mention, on this occasion, the great and indispensable obligation there is upon a tradesman always to acquaint his wife with the truth of his circumstances, and not to let her run on in ignorance, till she falls with him down the precipice of unavoidable ruin; a thing no prudent woman would do, and therefore will never take amiss a husband's plainness in that particular case. But I reserve this to another place, because I am rather directing my discourse at this time to the tradesman at his beginning, and, as it may be supposed, unmarried.

Next to the expensive dressing, I place the expensive keeping company, as one thing fatal to a tradesman, and which, if he would be a complete tradesman, he should avoid with the utmost diligence.

It is an agreeable thing for a man to see himself valued, and his company desired by men of fashion and distinction; and it is really a snare which is very hard to be resisted, even by men of sense; for who would not value himself upon being rendered acceptable to men, both in station and figure, above himself? and it is really a piece of excellent advice, which a learned man gave to his son, always to keep company with men above himself.

But I am now speaking, not to the man merely, but to his circumstances. If he were a man of fortune, and had the view of great things before him, it would hold good; but if he is a young tradesman, who is newly entered into business, and must depend upon that for his subsistence and support, I must say that keeping company with men

superior to himself in knowledge, in figure, and estate, is not his business; for, as such conversation must necessarily take up a great deal of his time, so it ordinarily must occasion a great expense of money, nay, sometimes the first may be more fatal to him than the last; as the money may be recovered and gotten up again, but the time cannot.

Above all things, the tradesman should take care not to be absent in the season of business; for the warehouse-keeper to be absent from 'Change, which is his market, or from his warehouse at the times when the merchants generally go about to buy, he had better be absent all the rest of the day.

I know nothing is more frequent than for the tradesman, when company invites, or an excursion from business offers, to say, Well, come, I have nothing to do; here's no business to hinder, there's nothing neglected, I have no letters to write, and the like; and away he goes to take the air for the afternoon, or to sit and enjoy himself with a friend; things innocent in themselves. But here, it is possible, is the crisis of a tradesman's prosperity; in that very moment business presents, a valuable customer comes to his warehouse to buy, who, finding him absent, goes somewhere else; an unexpected bargain offers to be sold, which may never offer again; another calls to pay money, and the like. In short, diligence, and the tradesman's constant attendance in his shop, is so necessary, and so reputable a thing to him, that even merchants and others, who may not want to deal with him just then, yet seeing his application, and that he is hardly ever at the times of business out of his shop, will be encouraged to call on him when they want anything in his way; and look upon such an one as the best and safest man either to buy of, or sell to; and how advantageous this will be to him, and how pro-

motive of his prosperity in every branch of business, let any man judge.

The tradesman's pleasure therefore should be in his business; his chief companions should be his books; and if he has a family, he will make his excursions upstairs, and no further; when he is there, a bell, or a call, brings him down; and while he is in his parlour, his shop or his warehouse never misses him, his customers never go away unserved, and his letters never come in, and are unanswered.

It will be observed, that none of my cautions aim at restraining a tradesman from diverting himself, as we call it, with his fireside, or keeping company with his wife and children: there are so few that ruin themselves that way, and ill consequences so seldom happen upon an uxorious temper, that it is too often the want of a due complacency, and of taking delight there, that estranges the man, not from his parlour only, but his warehouse and shop, and every part of business that ought to engross his attention and time. The tradesman that does not delight in his family, will never long delight in his business; for as one great end of an honest tradesman's diligence is the support of his family, so the very sight of an affectionate wife and children is the spur of his diligence; this puts an edge upon his mind, and makes a good parent or husband hunt the world for business, as eager as hounds hunt the woods for their game. When he is dispirited, or discouraged by crosses and disappointments, and ready to lie down and despair, the very sight of his family rouses him again, and he flies to his business with a new vigour: I must follow my business, says he, or we must all starve; my poor chlidren must perish. In a word, he that is not animated to diligence by the very apprehension that his wife and children may be otherwise brought to misery and

distress, is a kind of a deaf adder, that no music will charm; he is not to be called a human creature, but a wretch, hardened against all the passions and affections that nature has furnished the meanest animals with.

CHAP. XI.

Of suretiship.

ANOTHER reason of a tradesman's frequent ruin, is, what the wise man most emphatically calls 'striking hands with a stranger,' or one tradesman being bound for another. And this case is so very obviously of the highest importance for him to reflect upon, and be cautious in, that I need not take up much of my reader's time, or my own, to warn him against it.

It is true, that as the particular circumstances of trade are now stated, it is hardly possible for tradesmen to go through the world in their business without being bound for one another; the high duties, such as excises, customs, and the number of offices in the public revenue, obliging men to get bondsmen; the government gives credit, but requires security; and it seems absolutely necessary they should do so; and this in some things makes my advices be given with the more caution; but let it be upon what occasion it will, the tradesman ought to be very wary of engaging himself.

Three things every tradesman ought to consider before he 'strikes hands with a stranger;' that is, before he is bound for another.

1. Whether he is able to pay the debt; for he that is bound for a debt, may very well expect to pay the debt.

2. That when he binds himself for his friends, he binds his wife, children, and estate, and brings them all into the hazard.

3. That he binds also all those innocent tradesmen who deal with him, and perhaps trust him; who put their estates and families, as it were, into his hand; and who, in justice, ought not to be embarked in the risk, or brought to run more hazards than they are aware of.

Would the considering tradesman give these three heads their due weight in his thoughts, when he is called upon to do the frequently fatal kind office of being surety for his friend, he would not be easily drawn into any snare on that account.

There are some distinctions, indeed, which should be made in this case; and suretiship should be divided into three heads also:—

1. Being bail for appearance. This, indeed, depends not upon the tradesman's ability, but his honesty; for if the bond be for a debt, the man may not be able to pay it; and so the tradesman, who is bound, may be obliged to pay the debt though the man were honest; but if it be only bail for appearance, that he is always able to do, if he be alive; and if he dies, the obligation ceases; so that there is not the same hazard by a great deal.

2. Being bound for the honesty of a person, upon entering into public offices or trusts. This also depends upon the integrity of the man, not his ability; and though it be more dangerous than the first, yet not equally with the last.

3. But the last is downright suretiship for the debt; and the tradesman ought never to do it unless, as above, his circumstances are such that he

can pay the debt without hazard to his credit or to his creditors.

There are so many instances in every man's knowledge of the ruin that attends upon suretiship, that, as I hinted, I shall not expatiate more on consequences so obvious as well as so fatal, since they must occur every day, and strike the considerate tradesman with the utmost apprehension of the bad effects which so generally follow these pernicious engagements.

CHAP. XII.

The bad consequences of a tradesman marrying too soon. Many a young tradesman ruined by marrying even a good wife. How requisite it is that a wife should know her husband's circumstances, in order to square her way of living and housekeeping by what he can afford.

It was a prudent provision which our ancestors made in the indentures of tradesmen's apprentices, that they should not contract matrimony during their apprenticeship; and they bound it with a penalty that was then thought sufficient, however custom has taken off the edge of it since; viz., that they who did thus contract matrimony should forfeit their indentures; that is to say, should lose the benefit of their whole service, and not be made free.

Doubtless our forefathers were better acquainted with the advantages of frugality than we are; and

saw further into the desperate consequences of expensive living in the beginning of a tradesman's setting out into the world than we do; at least, it is evident they studied more and practised more of the prudential part, in those cases, than we do.

Hence we find them very careful to bind their youth under the strongest obligations they could, to temperance, modesty, and good husbandry, as the grand foundations of their prosperity in trade, and to prescribe to them such rules and methods of frugality and good husbandry as they thought would best conduce to their prosperity.

Among these rules, this was one of the chief; viz., 'that they should not wed before they had sped;' it is an old homely rule, and coarsely expressed, but the meaning is evident, that a young beginner should never marry too soon. While he was a servant he was bound from it, as above; and when he had his liberty he was persuaded against it, by all the arguments which, indeed, ought to prevail with a considering man, namely, the expenses that a family necessarily would bring with it, and the care he ought to take to be able to support the expense, before he brought it upon himself.

On this account it is, I say, our ancestors took more care of their youth than we now do; at least, I think they studied more the best methods of thriving, and were better acquainted with the steps by which a young tradesman ought to be introduced into the world than we are, and the difficulties which those people would necessarily involve themselves in, who, despising those rules and methods of frugality, involved themselves in the expense of a family before they were in a way of gaining sufficient to support it.

A married apprentice will always make a repenting tradesman; and those stolen matches, a very

very few excepted, are generally attended with infinite broils and troubles, difficulties, and cross events, to carry them on, at first, by way of intrigue; to conceal them afterwards, under fear of superiors; to manage, after that, for the keeping off scandal, and preserve the character as well of the wife as of the husband; and all this necessarily attended with a heavy expense, even before the young man is out of his time, before he has set a foot forward, or gotten a shilling in the world; so that all this expense is out of his original stock, even before he gets it, and is a sad drawback upon him when it comes.

Nay, this unhappy part is often attended with worse consequences still; for this expense coming upon him while he is but a servant, and while his portion, or whatever it is to be called, is not yet come into his hand, he is driven to terrible exigencies to supply it; if his circumstances are mean, and his trade mean, he is frequently driven to wrong his master, and rob his shop or his till, for money, if he can come at it; and this, as it begins in rashness, generally ends in destruction; for often he is discovered, exposed, and perhaps punished; and so the man is undone before he begins; if his circumstances are good, and he has friends who are able, and expectations that are considerable, then his expense is still the greater, and ways and means are found out, or at least looked for, to supply the expense and conceal the fact that his friends may not know of it till he has gotten what he expects into his hands, and is put in a way to stand upon his own legs; and then it comes out, with a great many grieving aggravations to a parent, to find himself tricked and defeated in the expectations of his son marrying handsomely and to his advantage; instead of which he is obliged, perhaps, to receive a

dishclout for a daughter-in-law, and see his name and family propagated by the descendants of a race of beggars; and yet, perhaps, as haughty, as insolent, and as expensive as if she had brought a fund with her to support the charge of her posterity.

When this happens, the poor young man's case is really deplorable; before he is out of his time, and while he nourishes his new spouse in the dark, he is obliged to borrow of friends, if he has any, on pretence his father does not make him a sufficient allowance; or he intrenches upon his master's cash, which, perhaps, he being the eldest apprentice, is in his hands; and this he does, depending that when he is out of his time, and his father gives him wherewith to set up, he will make good the deficiency; and if this happens accordingly, which is not often the case, so that his reputation as to his master is preserved, and he comes off clear as to dishonesty in his trust, yet what a sad chasm does it make in his fortune.

I knew a certain young tradesman, whose father, knowing nothing of his son's measures, gave him 2000*l.* to set up with, straining himself to the utmost for the well introducing his son into the world; but who, when he came to set up, having near a year before married the servant-maid of the house, and kept her privately at a great expense, had above 600*l.* of his stock already wasted and sunk before he began for himself; the consequence of which was, that going in partnership with another young man, who had likewise 2000*l.* to begin with, he was, instead of a half of the profits, obliged to make a private article to accept of a third of the trade; and the beggar-wife proving more expensive by far than the partner's wife, (who had doubled his fortune,) the first young man was obliged to quit the trade, and with his remaining stock set up by

himself; in which case, his expenses continuing, and his stock being insufficient, he sunk gradually, and then broke and died poor; in a word, he broke the heart of his father, wasted what he had, could never recover it and at last, broke his own heart too.

But I shall bring it a little further. Suppose the youth not to act so grossly neither; not to marry in his apprenticeship; not to be forced to keep a wife in the dark, and eat the bread he never got; but suppose him to be entered upon the world, that he has set up, opened shop, or fitted up his warehouse, and is ready to begin his trade; the next thing, in the ordinary course of the world at this time, is a wife: nay, I have met with some parents who have prompted their sons to marry as soon as they are set up, and the reason they give for it is the wickedness of the age; that youth are drawn in a hundred ways to ruinous matches or debaucheries; and that it is therefore needful to marry them to keep them at home, to preserve them diligent, and bind them down close to their business.

This, be it just or not, as it possibly may in some few cases, where the friends take care not only of finding a wife but a fortune too, to support the charges that attend wedlock, yet is it generally a bad cure of an ill disease; it is too frequently ruining the young man's fortune to make him sober, and making him a slave for life to make him diligent. Be it that the wife he shall marry is a frugal, housewifely woman, and that nothing is to be laid to her charge but the mere necessary addition of a family expense, and that with the utmost moderation, yet at the best, if she bring not a greater sum than a young beginner usually can expect, he cripples his fortune, stock-starves his business, and

brings a great expense upon himself before he can lay up a stock to support the charge.

For it is reasonable to suppose that at his beginning in the world he cannot expect to get so good a portion with a wife as he might after he had been set up a few years, and by his diligence and frugality, joined to a small expense in housekeeping, had increased both his stock in trade and the trade itself; then he would be able to look forward boldly, and would have some pretence for insisting on a fortune, when he could make out his improvements in trade, and show that he was both able to maintain a wife, and able to live without her. When a young tradesman in Holland or Germany goes a courting, I am told the first question the young woman asks of him, or perhaps her friends for her is, Are you able to pay the charges? meaning the expenses that inevitably attend the state of wedlock. However blunt this question may be, it is a very necessary one; and he must be very unfit to enter into the state, that has not so well considered it as to be able to give an answer to it. As the custom now is, generally speaking, the wife and the shop make their first show together: but how few of these early marriages succeed! How hard such a tradesman finds it to stand and support the weight that attends it, I appeal to the experience of those who, having taken this wrong step, and being with difficulty got over it, are the best judges of that particular circumstance in others that come after them.

When a tradesman marries, there are necessary consequences, I mean of expenses, which the wife ought not to be charged with, and cannot be made accountable for; such as, first, furnishing the house; and let this be done with the utmost plainness, so as to be only decent, yet it must be done;

and this calls for ready money, and that ready money by so much diminishes his stock in trade; nor is the wife at all to be charged in this case, unless she either put him to more charge than was needful, or showed herself dissatisfied with things necessary, and required extravagant gaiety and expense. Secondly, servants. If the man was frugal before, it may be he shifted with a shop, and a servant in it, an apprentice or journeyman, or perhaps without one at first, and a lodging for himself, where he kept no other servant, and so his expenses went on small and easy; or if he was obliged to take a house, because of his business, and the situation of his shop, he then either let part of the house to lodgers, keeping himself a chamber in it, or at the worst left it unfurnished, and without any one but a maid-servant to dress his victuals and keep the house clean; and thus he goes on while a bachelor with a middling expense at most.

But when he brings home a wife, besides the furnishing his house, he must have formal housekeeping, even at the very first; and as children come on, more servants, that is, maids and nurses, that are as necessary as the bread he eats, especially if he multiplies apace, as he ought to suppose he may. In this case let the wife be frugal and managing, let her be unexceptionable in her expense, yet the man finds his charge mount high, and perhaps too high for his gettings, notwithstanding the additional stock obtained by her portion; and what is the end of this but inevitable decay, and at last poverty and ruin?

Nay, the more the woman is blameless, the more certain is his overthrow; for if it was an expense that was extravagant and unnecessary, and that his wife ran him out by her high living and gaiety, he might find ways to retrench, to take up in time, and

prevent the mischief that is in view; a woman may, with kindness and just reasoning, be easily convinced that her husband cannot maintain such an expense as she now lives at; and let tradesmen say what they will, and endeavour to excuse themselves as much as they will, by loading their wives with the blame of their miscarriage, as I have known some do, and as old father Adam in another case did before them, I must say so much in the woman's behalf at a venture, that if her husband truly and timely represented his case to her, and how far he was or was not able to maintain the expense of their way of living, I have not the least doubt but she would comply with her husband's circumstances, and retrench her expenses rather than go on for awhile and come to poverty and misery. Let then the tradesman lay it early and seriously before his wife, and with kindness and plainness tell her his circumstances, or never let him pretend to charge her with being the cause of his ruin; let him tell her how great his annual expense is, for a woman who receives what she wants as she wants it, that only takes it with one hand and lays it out with another, does not, and perhaps cannot, always keep an account, or cast up how much it comes to by the year; let him tell her honestly how much his expense for her and himself amounts to yearly; and tell her as honestly that it is too much for him; that his income in trade will not answer it; that he goes backward, and the last year his family expenses amounted to so much, say 400*l.* (for that is but an ordinary sum now for a tradesman to spend, whatever it has been esteemed formerly); and that his whole trade, though he made no bad debts, and had no losses, brought him in but 320*l.* the whole year, so that he was 80*l.* that year a worse man than he was before; that

this coming year he had met with a heavy loss already, having had a shopkeeper in the country broke in his debt, say 200*l.*, and that he offered but eight shillings in the pound, so that he should lose 120*l.* by him, and this, added to the 80*l.* run out last year, came to 200*l.* and that if they went on thus they should be soon reduced.

What could the woman say to so reasonable a discourse, if she was a woman of any sense, but to reply, she would do anything that lay in her power to assist him; and if her way of living was too great for him to support, she would lessen it in anything she could, as he should direct, and as much as he thought was reasonable; and thus going hand in hand, she and he together abating what reason required, they might bring their expenses within the compass of their gettings, and be able to go on again comfortably.

But now, when the man finds his expenses greater than his income, and yet when he looks into those expenses finds that his wife is frugal too, and industrious, and applies diligently to the managing her family and bringing up her children, spends nothing idly, saves everything that can be saved, that instead of keeping too many servants she is a servant to everybody herself; and that, in short, when he makes his strictest examination, he finds she lays out nothing but what is absolutely necessary, what now must this man do? he is ruined inevitably; for all his expense is necessary, there is no retrenching, no abating anything.

This, I say, is the worse case of the two indeed; and this man, though he may say he is undone by marrying, yet cannot blame the woman, and say he is undone by his wife. This therefore is the very case I am speaking of; the man should not have

married so soon; he should have stayed till, by pushing on his trade, and living close in his expense, he had increased his stock, and been what we call beforehand in the world; and had he done thus he had not been undone by marrying.

It is a little hard to say, but in this respect it is very true, there is many a young tradesman ruined by marrying even a good wife, when they have married before they had inquired into the necessary charge of a wife and a family, or seen the profits of their business, whether it would maintain them or no; and whether, as above, they could pay the charges, the increasing necessary charges, of a large and growing family.

Let no man, then, when he is brought to distress by this early rashness, turn short upon his wife and reproach her with being the cause of his ruin, unless at the same time he can charge her with extravagant living, needless expense, squandering away his money, spending it in trifles and toys, and running him out till the shop cannot maintain the kitchen, much less the parlour; nor even then, unless he had given her timely notice of it, and warned her that he was not able to maintain so large a family or so great expense, and that therefore she would do well to consider of it, and manage with a straiter hand, and the like. If, indeed, he had done so, and she had not complied with him, then she had been guilty, and without excuse too; but as the woman cannot judge of his affairs, and he sees and bears a share in the riotous way of their living, and does not either show his dislike of it, or let her know, by some means or other, that he cannot support it, the woman cannot be charged with being his ruin; no, though her way of extravagant, expensive living were really the cause of it.

I met with a short dialogue the other day between a tradesman and his wife, upon such a subject as this, the substance of which was as follows [b]:—

I. The man was melancholy, and oppressed with the thoughts of his declining circumstances, and yet had not any design of making it known to his wife, whose way of living was high and expensive, and more than he could support: but though it must have ended in ruin, he would rather let it have gone on till she was surprised in it, than to tell the danger that was before her.

His wife argues the injustice and unkindness of such usage, and how hard it was to a wife, who, being of necessity to suffer in the fall, ought certainly to have the most early notice of it; that, if possible, she might prevent it; or, at least, that she might not be overwhelmed with the suddenness and the terror of it.

II. Upon discovering it to his wife, or rather, her drawing the discovery from him by her importunity, she cheerfully enters into measures to retrench her expenses, and, as far as she was able, to prevent the blow, which was otherwise unavoidable.

Hence it is apparent, that the expensive living of most tradesmen in their families is for want of a serious acquainting their wives with their circumstances, and acquainting them also in time; for there are very few of the sex so un-

[b] Our author had inserted the dialogue at length, which contained near eight large pages, and then gave the principal heads of it besides, which alone are sufficient to the purpose for which they are brought; for to insert them both were only to repeat, in other words, what he had said before with great force and clearness; and the dialogue besides was in many respects too circumstantial to be applied to general use.

reasonable, but, if their husbands seriously informed them how things stood with them, and that they could not support their way of living, would not willingly come into measures to prevent their own destruction.

III. That of consequence, while the tradesman put his wife on retrenching of her expenses, he at the same time resolved to lessen his own; for certainly, the keeping of horses and high company, is every way as great and expensive, and as necessary to be abated, as any of the family extravagances, let them be which they will, when a man's circumstances require it.

All this relates to the duty of a tradesman, in preventing his family expenses being ruinous to his business; but the true method to prevent all this, and never to let it come so far, is still, as I said before, not to marry too soon; not to marry till, by a frugal, industrious management of his trade in the beginning, he has laid a foundation for maintaining a wife and bringing up a family, and has made an essay by which he knows what he can, and cannot do; and also before he has laid up and increased his stock, that he may not cripple his fortune at first, and be ruined before he knows where he is.

CHAP. XIII.

Of the tradesman's leaving his business to servants: danger to a master that does so, even from a good servant; much greater than from a bad. Great remissness in masters now-a-days, with regard to the morals of their servants. Wholesome rules enjoined by a certain eminent tradesman to his servants, and good effects thereof. Great difference in the family government of the last and present age. Our author's opinion in relation to the monies taken with apprentices: brief remarks thereupon. Duty of a good master with respect to his apprentices.

It is the ordinary excuse of the gentlemen-tradesmen of our times, that they have good servants, and that therefore they take more liberty to be out of their business, than they would otherwise do. O! says the shopkeeper, I have an apprentice, 'tis an estate to have such a servant! I am as safe in him, as if I had my eye upon the business from morning to night; let me be where I will, I am always satisfied he is at home; if I am at the tavern, I am sure he is in the counting-house, or behind the counter; he is never from his post.

And then, for my other servants, the younger apprentices, says he, 'tis all one as if I were there myself; they would be idle, it may be; but he will not let them, I assure you; they must stick close to it, or he will make them do it: he tells them, boys do not come apprentices to play, but to work; not to sit idle, and be doing nothing, but to mind their

master's business, that they may learn how to do their own.

Very well; and you think, sir, this young man being so much in the shop, and so diligent and faithful, is an estate to you? and so indeed he is; but are your customers as well pleased with this man, too, as you are? or are they as well pleased with him as they would be if you were there yourself?

Yes, they are, says the shopkeeper; nay, abundance of the customers take him for the master of the shop, and do not know any other; and he is so very obliging, and pleases so well, giving content to everybody, that if I am in any other part of the shop, and see him serving a customer, I never interrupt them, unless sometimes he is so modest he will call me, and, turning to the ladies, say, There's my master, madam; if you think he will abate you anything, I will call him; and sometimes they will look a little surprised, and say, Is that your master? Indeed we thought you had been the master of the shop yourself.

Well, said I, and you think yourself very happy in all this, don't you? Pray how long has this young gentleman to serve? How long is it before his time will be out? O, he has almost a year-and-half to serve, says the shopkeeper. I hope then, say I, you will take care to have him knocked on the head as soon as his time is out. God forbid, says the honest man, what do you mean by that? Mean! say I, why if you do not, he will certainly knock your trade on the head, as soon as the year-and-half comes to be up; either you must dispose of him, as I say, or take care that he does not set up near you; no, not in the same street; if you do, your customers will all run thither: when they miss him in the shop, they will presently inquire for him;

and, as you say, they generally take him for the master, they will ask you, Whither the gentleman is removed that kept the shop before?

All my shopkeeper could say, was, that he had got a salve for that sore; and that was, that when Timothy was out of his time (that was his name), he resolved to take him in partner.

A very good thing indeed! So you must take Timothy into half the trade, when he is out of his time, for fear he should run away with three quarters of it, when he sets up for himself. But had not the master much better have been Timothy himself? Then he had been sure never to have the customers take Timothy for the master; and, when he went away, and set up, perhaps at next door, leave the shop and go after him.

It is certain, a good servant, a faithful, industrious, obliging servant, is a blessing to a tradesman; but the master, by laying the stress of his business upon him, divests himself of all the advantages of such a servant, and turns the blessing into a blast; for by giving up the shop, as it were, to him, and indulging himself in being abroad, and absent from his business, the apprentice gets the mastery of the business, the fame of the shop depends upon him; and, when he sets up, certainly follows him. Such a servant would, with the master's attendance too, be very helpful, and yet not be dangerous; such a servant is well, when he is visibly an assistant to the master, but is ruinous when he is taken for the master. There is a great deal of difference between a servant's being the stay of his master, and his being the stay of his trade; when he is the first, the master is served by him; and when he is gone, he breeds up another to follow his steps; but when he is the latter, he

carries the trade with him, and does his master infinitely more hurt than good.

A tradesman has a great deal of trouble with a bad servant, but he must take heed is not wounded by a good one. The extravagant, idle, vagrant servant hurts himself; but the diligent servant endangers his master; the greater reputation the servant gets in his business, the more care the master has upon him, lest he gets within him, and worms him out of his business.

The only way to prevent this, and yet not injure a diligent servant, is, that the master be as diligent as the servant; that the master be as much in the shop as the man: he that will keep in his business, need never fear keeping his business, let his servant be as diligent as he will. It is a hard thing that a tradesman should have the blessing of a good servant, and make it a curse to him by his appearing less capable than his man; and so make that which would be a felicity to any other man, the ruin of himself.

Apprentices ought to be considered as they really are, in their moveable station; that they are with you but seven years, and then act in a station of their own: their diligence is now for you, but ever after it is for themselves; that the better servants they have been while they were with you, the more dangerous they will be to you when you part; that, therefore, though you are bound in justice to them to let them into your business, in every branch of it, yet you are not bound to give your business away to them; the diligence therefore of a good servant in the master's business should be a spur to the master diligence to take care of himself.

There is a great deal of difference also between trusting a servant in your business, and trusting

him with your business; the first is leaving your business with him; the other is leaving your business to him: he that trusts a servant in his business, leaves his shop only to him; but he that leaves his business to his servant, leaves his family at his dispose: in a word, such a trusting, or leaving the business to the servant, is no less than a giving up all to him; abandoning the care of his shop and all his affairs to him; and when such a servant is out of his time, the master runs a terrible risk, such as indeed it is not fit any tradesman should run, namely, of losing the best of his business.

What I have been now saying is of the tradesman leaving his business to his apprentices and servants when they prove good, when they are honest and diligent, faithful and industrious; and if there are dangers even in trusting good servants, what then must it be when the business is left to idle, negligent, and extravagant servants, who both neglect their master's business and their own; who neither learn their trade for themselves, nor regard it for the interest of their masters? If the first are a blessing to their masters, and may only be made dangerous by their carrying away the trade with them when they go, these are made curses to their masters early; for they lose the trade for themselves and their masters too. The first carry the customers away with them, the last drive the customers away before they go. What signifies going to such a shop? (say the ladies, either speaking of a mercer, or draper, or any other trade), there's nothing to be met with there but a crew of saucy boys, that are always at play when you come in, and can hardly refrain it when you are there: one hardly ever sees a master in the shop, and the young rude boys hardly mind you when you are

looking on their goods; they talk to you as if they cared not whether you laid out your money or no, and as if they had rather you were gone, that they might go to play again; I'll go there no more, not I.

If this be not the case, then you are in danger of worse still; and that is, that they are often thieves; idle ones are seldom honest ones; nay, they cannot indeed be honest, in a strict sense, if they are idle: but by dishonest, I mean downright thieves: and what is more dangerous than for an apprentice, to whom the whole business, the cash, the books, and all is committed, to be a thief?

For a tradesman therefore to commit his business thus into the hand of a false, a negligent, and a thievish servant, is like a man that travels a journey, and takes a highwayman into the coach with him: such a man is sure to be robbed, and to be fully and effectually plundered, because he discovers where he hides his treasure. Thus the tradesman places his confidence in the thief; and how should he avoid being robbed?

It is answered, that generally tradesmen who have any considerable trust to put in to the hands of an apprentice, take security of them for their honesty by their friends, when their indentures are signed; and it is their fault then, if they are not secure. It is true, it is often so; but in a retail business, if the servant be unfaithful, there are so many ways to defraud a master, besides that of merely not balancing the cash, that it is impossible to detect them; and unless Providence, as sometimes it does, makes the discovery by wonder and miracle, it is never found out at all; till the tradesman, declining insensibly by the weight of the loss, is ruined and undone.

What necessity then is a tradesman under to give a close attendance, and preserve himself from

plunder, by acquainting himself in and with his business and servants, by which he makes it very difficult for them to deceive him, and much easier to him to discover it if he suspects them! But if the tradesman lives abroad, keeps at his country-house or lodgings, and leaves his business thus in the hands of his servants, committing his affairs to them, as is often the case, if they prove thieves, negligent, careless, and idle, what is the consequence! He is insensibly wronged, his substance wasted, his business neglected; and how shall a tradesman thrive under such circumstances? Nay, how is it possible he should avoid ruin and destruction? I mean, as to his business; for, in short, every such servant has his hand in his master's pocket, and may use him as he pleases.

Again, if they are not thieves, yet if they are idle and negligent, it is, in some cases, the same thing; and I wish it were well enforced upon all such servants as call themselves honest, that it is as criminal to neglect their master's business, as to rob him; and he is as really a thief who robs him of his time, as he that robs him of his money.

I know, as servants are now, this is a principle not one servant in fifty acts by; on the contrary, if the master be absent, the servant is generally at his heels; that is to say, is as soon out of doors as his master; and having none but his conscience to answer to, he makes shift to compound with himself, like a bankrupt with his creditor, to pay half the debt; that is to say, half the time to his master, and half to himself; and thinks it good pay too.

The point of conscience, indeed, seems to be out of the question now between master and servant; and as few masters concern themselves with the souls, nay, scarce with the morals, of their servants,

either to instruct them or inform them of their duty to God or man, much less to restrain them by force, or correct them, as was anciently practised; so, few servants concern themselves in a conscientious discharge of their duty to their masters; so that the great law of subordination is destroyed, and the relative duties on both sides are neglected; which, as I take it, is in part owing to the exorbitant sums of money now given with servants to the masters, as the condition of their apprenticeship; which as it is extravagant in itself, so it gives the servant a kind of different figure in the family, places him above the ordinary class of servants hired for wages, and exempts him from all the laws of family government; so that a master seems now to have nothing to do with his apprentice, any other than in what relates to his business.

And as the servant knows this, so he fails not to take the advantage of it, and to pay no more service than he thinks is due; and the hours of his shop-business being run out, he claims all the rest for himself, without the above restraint. Nor do servants in these times over-well bear any examinations with respect to the disposing of their surplus time, or with respect to the company they keep, or the houses or places they go to.

Is it not then apparent, that by how much the apprentices and servants in this age are loose, wild, and ungovernable, by so much the more should a master think himself obliged not to depend upon them, much less to leave his business to them, and dispense with his own attendance in it? if he does he must have much better luck than his neighbours, if he does not find himself very much wronged and abused, seeing, as I said above, the servants and apprentices of this age do very rarely act from a

principle of conscience in serving their master's interest; which, however, I do not see they can be good Christians without.

I knew one very considerable tradesman in this city, and who had always five or six servants in his business, apprentices and journeymen, who lodged in his house, and having a little more the spirit of government in him than most masters I now meet with, he took this method with them; when he took an apprentice, he told them beforehand the orders of his family, and which he should oblige them to; particularly, that they should none of them be absent from his business without leave, nor out of the house after nine o'clock at night; and that he would not have it thought hard if he exacted three things of them:—

1. That if they had been out, he should ask them where they had been, and in what company? and that they should give him a true and direct answer.

2. That if he found reason to forbid them keeping company with any particular person, or in any particular house or family, they should be obliged to refrain from such company.

3. That, in breach of any of those two, after being positively charged with it, he would, on their promising to amend it, forgive them, only acquainting their friends of it; but, the second time, he would dismiss them his service, and not be obliged to return any of the money he had with them. And to these he made their parents consent when they were bound; and yet he had large sums of money with them too; not less than 200*l.* each, and sometimes more.

As to his journeymen, he conditioned with them as follows:—

1. They should never dine from home, without

leave asked and obtained, and telling where, if required.

2. After the shutting in of the shop, they were at liberty to go where they pleased; only not to be out of the house after nine o'clock at night.

3. Never to be in drink, or to swear, on pain of being immediately dismissed, without the courtesy usual with such servants, of a month's warning.

These were excellent household laws; but the question is, how shall a master see them punctually obeyed? for the life of all laws depends upon their being well executed; and we are famous in England for being remiss in that very point; and that we have the best laws the worst executed of any nation in the world.

But my friend was a man who knew as well how to make his laws be well executed, as he did how to make the laws themselves. His case was thus: he kept a country house about two miles from London, in the summer-time, for the air for his wife and children, and there he maintained them very comfortably. But it was a rule with him, that he who expects his servants to obey his orders, must be always upon the spot with them to see it done; to this purpose he confined himself to lie always at home, though his family was in the country; and every afternoon he walked out to see them, and to give himself the air too; but always so ordered his diversions, that he was sure to be at home before nine at night, that he might call over his family, and see that they observed orders; that is, that they were all at home at their time, and all sober.

As this was indeed the only way to have good servants, and an orderly family, so he had both; but it was owing much, if not all, to the exactness of his government; and would all masters take the same method, I doubt not they would have the like

success. But what servants can a man expect, when he leaves them to their own government, not regarding whether they serve God, or the Devil?

Now, though this man had a very regular family, and very good servants, yet he had this particular qualification too for a good tradesman, viz., that he never left his business entirely to them, nor could any of them boast, that they were trusted to, more than another.

This is certainly the way to have regular servants, and to have business thrive; but this is not practised by one master in a thousand at this time; if it were, we should soon see a change in the families of tradesmen, very much for the better; nor, indeed would this family government be good for the tradesman only, but it would be the servant's advantage too; and such a practice, we may say, would in time reform all the next age, and make them blush for us that went before them.

The case of tradesmen differs extremely in this age, from the case of those in the last, with respect to their apprentices and servants; and the difference is all to the disadvantage of the present age. Fifty or sixty years ago, servants were infinitely more under subjection than they are now; they were content to submit to family government; and the just regulations which masters made in their houses were not scorned and contemned as they are now; family religion also had some sway upon them; and if their masters did keep good orders, and preserve the worship of God in their houses, the apprentices thought themselves obliged to attend at the usual hours for such services; nay, it has been known, where such orders have been observed, that if the master of the family has been sick, or indisposed, or out of town, the eldest apprentice has read prayers to the family in his place.

How ridiculous, to speak in the language of the present times, would it be for any master to expect this of a servant in our days! nay, it is but very rare now, that masters themselves do it; it is rather thought to be a low step, and beneath the character of a man in business; as if worshipping God was a disgrace, and not a honour, to a family; and I doubt not, but in a little while, either the worship of God will be quite banished out of families, or the better sort of tradesmen, and such as have any regard to it, will keep chaplains, as persons of quality do. It is confessed, the first is most probable; though the last, as I am informed, is already begun in the city, in some houses, where the reader of the parish is allowed a small additional salary to come every evening to read prayers in the house.

But I am not now directing myself to citizens or townsmen, as masters of families, but as heads of trade, and masters in their business; the other part would, indeed, require a whole book by itself, and would insensibly run me into a long satirical discourse upon the loss of all family government among us; in which, indeed, the practice of housekeepers and heads of families is grown not remiss only in all serious things, but even scandalous in their own morals, and in the personal examples they show to their servants, and all about them.

But to come back to my subject, viz., that the case of tradesmen differs extremely from what it was formerly; the second head of difference is this; that whereas in former times the servants were better and humbler than they are now, submitted more to family government, and to the regulations made by their masters; and masters were more moral, set better examples, and kept better order in their houses; and, by consequence of it, all servants were soberer, and fitter to be trusted, than they are

now; yet, on the other hand, notwithstanding all their sobriety, masters did not then so much depend upon them, leave business to them, and commit the management of their affairs so entirely to their servants as they do now.

All that masters have to say to this, so far as I can learn, is contained in two heads:—

I. That they have security for their servants' honesty, which in former times they pretend they had not.

II. That they receive greater premiums, or present-money, now with their apprentices than they did formerly.

1. The first of these is of no moment; for, first, it does not appear that the friends of apprentices in those former days gave no security to their masters for their integrity, which, though perhaps not so generally as now, yet I have good reason to know was then practised among tradesmen of note, and is not now among inferior tradesmen; but, secondly, this security extends to nothing but to make the master satisfaction for any misapplications or embezzlements which are discovered, and can be proved, but extend to no secret concealed mischiefs; neither, thirdly, do those securities reach to the negligence, idleness, or debaucheries of servants; but, which is still more than all the rest, they do not reach to the worst sort of robbery between the servant and his master, I mean the loss of his time; so that still there is as much reason for the master's inspection, both into his servants and their business, as ever.

But least of all does this security reach to make the master any satisfaction for the loss of his business, the ill management of his shop, the disreputation brought upon it by being committed to servants, and those servants behaving ill, slighting,

neglecting, or disobliging customers. This does not relate to securities given or taken; nor can the master make himself any amends upon his servant, or upon his securities, for this irrecoverable damage. He therefore that will keep up the reputation of his shop, or of his business, and preserve his trade to his own advantage, must resolve to attend it himself, and not leave it to servants, whether good or bad; if he leaves it to good servants, they improve it for themselves, and carry the trade away with them when they go; if to bad servants, they drive his customers away, bring a scandal upon his shop, and destroy both their master and themselves.

2. As to the receiving great premiums with their apprentices, which indeed is grown up to a strange height in this age, beyond whatever it was before, it is an unaccountable excess, which is the ruin of more servants at this time than all the other excesses they are subject to; nay, in some respects it is the cause of it all; and on the contrary, is far from being an equivalent to their masters for the defect of their service, but is an unanswerable reason why the master should not leave his business to their management.

This premium was originally not a condition of indenture, but was a kind of usual or customary present to the tradesman's wife to engage her to be kind to the youth, and take a motherly care of him, being supposed to be young when first put out.

By length of time this compliment or present became so customary as to be made a debt, and to be conditioned for as a demand, but still was kept within bounds, and thirty or forty pounds was sufficient to a very good merchant, which is now run up to five hundred, nay to a thousand pounds with an apprentice; a thing which formerly would have been thought monstrous, and not to be named.

The ill consequences of giving these large premiums are such, and so many, that it is not to be entered upon in such a small tract as this, nor is it the design of this work; but it is thus far to the purpose here, as it shows that this sets up servants into a class of gentlemen above their business, and they neither have a sufficient regard to that or their masters, and consequently are the less fit to be trusted by the master in the essential parts of his business; and this brings it down to the case in hand.

We shall desire the reader's excuse for a few remarks upon the three last paragraphs, which we hope will not be thought impertinent.

Whatever our author supposes with regard to the premium given with apprentices being originally not a condition of indenture, but a present to the tradesman's wife, it is certain that there are few trades but require a handsome consideration to the master, as an equivalent for taking him a raw boy from his parents or schoolmaster, which he must continue to be a good part of his time, according as the business is; and for instructing him, as an honest man ought, in the methods of getting a future livelihood, and becoming a useful member of the commonwealth, for which he himself also gave a consideration. Is it not always a good part of the consideration in a marriage treaty with the young man when he comes out of his time, that his knowledge in his trade and business ought to be set against a sum of money on the female part? And shall he expect a consideration for what his master has taught him, and his master have none for teaching him? If it be said that the master has his seven years' service for a consideration, I deny that it is generally an equivalent; for besides the chance of the youth's proving good or towardly,

which, as the world now goes, is a very hazardous one, how few trades are there where a great part of the seven years is not gone before the youth can be very useful to his master; and how few young men are there who begin to think before they are drawing towards the expiration of their time, if then, when self, and their approaching prospects, may perhaps awaken their thoughtfulness, and rouse a reflection in them which their master's interests never had force enough with them to inspire. So that it may be very often said, that in many trades, half of the seven years are the years of boyhood and inconsideration, and spent as a time of preparation, as it were, to the other half, or perhaps to only the last two of the seven.

As to the large sums now required by masters with apprentices, it is certain that the demand is greatly more than used formerly to be given; and many inconveniences, no doubt, such as our author has enumerated, may have flowed from this source, but then these are chiefly in the top trades, as they are called; and I will venture to say that the rise of this demand is owing more to the unreasonable fondness and partiality of parents for their children, than from any other consideration; for who does not know that many persons have been so weak, as when they have put out a child, to insist that he shall be exempted from such and such servile offices, which were wont to be required of younger apprentices, and that frequently as so many marks of their subjection and humility? Nay, not so satisfied, how common a thing has it been that they have stipulated that their sons shall not eat with the other servants, but be allowed to sit at table with their masters and mistresses? For this indulgence a larger premium has been given, as indeed it ought; and this by degrees became more and

more practised, and so enhanced the demand of the masters, who having conditioned that their apprentices should the first day commence a sort of gentlemen, were obliged to take servants of lower degree to do those servile things, and even to wait upon the young master too, in points which were always wont to be done by the youngest apprentice. This has been a very pregnant mischief, and attended with the most obvious ill consequences, and I wonder how it escaped our author's animadversion.—But let us return to our author.

Upon the whole, the present state of things between masters and servants is such, that now, more than ever, the caution is needful and just, that he that leaves his business to the management of his servants, it is ten to one but he ruins his business and his servants too.

The former, viz., ruining his business, is indeed my present subject; but ruining his servants is also a consideration that an honest conscientious master ought to think of great weight, and what he ought to concern himself about. Servants out of government are like soldiers without an officer, fit for nothing but to rob and plunder.

Besides, it is letting loose his apprentices to levity and liberty in that particular critical time of life when they have the most need of government and restraint. When should laws and limits be useful to mankind but in their youth, when unlimited liberty is most fatal to them, and when they are least capable of governing themselves?

If there is any duty on the side of a master to his servant, any obligation on him as a Christian, and as a trustee for his parents, it lies here, to limit and restrain them, if possible, in the liberty of doing evil; and this is certainly a debt due to the trust reposed in masters by the parents of the youth

committed to them. If he is let loose here he is undone of course, and it may be said indeed he was ruined by his master; and if the master is afterwards ruined by such a servant, what can be said for it but this, he could expect no other.

To leave a youth without government is indeed unworthy of any honest master; he cannot discharge himself as a master; for instead of taking care of him, he indeed casts him off, abandons him; and to put it into scripture words, he *leads him into temptation;* nay, he goes further, to use another scripture expression, *he delivers him over to Satan.*

It is confessed, and it is fatal both to masters and servants at this time, that not only servants are made haughty, and above the government of their masters, and think it below them to submit to any family government, or any restraints of their masters, as to their morals and religion, but masters also seem to have given up all family government, and all care or concern for the morals and manners, as well as for the religion of their servants, thinking themselves under no obligation to meddle with those things, or to think anything about them, so that their business be but done, and their shop or warehouse duly looked after.

But to bring it all home to the point in hand. If it is so with the master and servant, there is the less room still for the master of such servants to leave any considerable trust in the hands of such apprentices, or to expect much from them, to leave the weight of their affairs with them, and living at their country lodgings, and taking their own diversions, depend upon such servants for the success of their business; this is indeed abandoning their business, throwing it away, and committing themselves, families, and fortunes, to the conduct of those

who they have all the reason in the world to believe have no concern upon them for their good, or care one farthing what becomes of them.

CHAP. XIV.

Of tradesmen making composition with debtors or with creditors. That they, of all men, from the contingent nature of trade, have reason to compassionate the unfortunate. The justice of making a bankrupt's wilful concealment of his effects felony. Benefit from the late acts of bankruptcy, both to debtor and creditor, to what it was formerly. That the first proposal is always the best. Reasons for it. In what cases the debtor does and does not deserve compassion. Of statutes taken out with a fraudulent intention. Clause in the new act of 5 Geo. II. which seems framed to cure an evil complained of by our author.

THERE is an alternative in the subject of this chapter, which places the discourse in the two extremes of a tradesman's fortune.

I. The fortunate tradesman, called upon by his poor unfortunate neighbour, who is his debtor, and is become insolvent, to have compassion on him, and to compound with him for part of his debt, and accept his offer in discharge of the whole.

II. The unfortunate tradesman, become insolvent and bankrupt himself, and applying himself to his creditor to accept of a composition, in discharge of his debt.

I shall, in this chapter, speak of the former article, referring the second to the next.

And, first, it is certain, that a tradesman, let his circumstances be what they will, has the most reason to compassionate the disasters of the unfortunate, of any other men, because the most prosperous of them know not what may be their own fate in the world. There is a scripture proverb, if I may call it so, very necessary to a tradesman in this case, *Let him that thinketh he standeth take heed lest he fall;* for men in trade can but think they stand, since there are so many incidents attending a tradesman, that sometimes when he thinks himself most secure of standing, he is in most danger of falling.

If then the contingent nature of trade renders every tradesman liable to disaster, it seems strange that tradesmen should be unmerciful to one another when they fall; and yet so it is, that no creditor is so furious upon an unhappy insolvent tradesman, as a brother tradesman of his own class; and who is so equally liable to the same disaster in the common event of his business, that I have often seen the outrageous creditor become bankrupt himself in a little time, and begging the same mercy of others, which, just before, he had denied to his own debtor, and making the same fruitless exclamations at the cruelty and hard-heartedness of others to him. Must not such an one's heart reproach him on this occasion, and make him see the justice of that dispensation which has *meted to him the same measure which he meted to others* in the like distress?

Compassion to the miserable is a debt of charity due from all mankind to their fellow-creatures; and though the purse-proud tradesman may think he is above the fear of being in the like circumstances, yet even then he might reflect that, perhaps, there was a time when he was not so; and he ought to

pay that debt of charity, in acknowledgment of the mercy that has set him above the danger.

And yet, speaking in the ordinary language of men who are subject to vicissitudes of fortune, where is the man that is sure he shall meet with no shock? And how have we seen men, who have to-day been immensely rich, be to-morrow, as it were, reduced to nothing?

Why then should any tradesman, presuming on his own security, and of his being out of the reach of disaster, harden his heart against the miseries and distresses of a fellow-tradesman, who sinks, as it were, by his side, and refuse to accept his offer of composition; at least, if he cannot object against the integrity of his representations, nor charge him with a wicked design to cheat and delude his creditors, and to get money by a breach?

If he can detect the bankrupt in any wicked design, and can prove he has sufficient to pay his debts, and only breaks with a purpose to cheat his creditors, and conceals a part of his estate, when he seems to offer a sincere surrender; if this be the case, and it can be made appear to be so (for in such a case too we ought to be very sure of the fact), then, indeed, no favour is due, and really none ought to be showed.

And, therefore, it was a very righteous clause which was inflicted on the fraudulent bankrupt, in the late act of parliament, namely, That in case he concealed his effects, and that it appeared he had falsified his oath, and not given in a full account of his estate, but willingly and knowingly concealed it, or any part of it, with design to defraud his creditors, he should be put to death as a felon: the reason and justice of which clause was this, and it was given as the reason of it when the act was passed in the house of commons, namely, that

though the act was made for the relief of the debtor, and to procure for him a deliverance, on a surrender of his effects, it was also made for the relief of the creditor, that he might have as much of his debt secured to him as possible, and that he should not discharge the debtor with his estate in his pocket, suffering him to run away with his (the creditor's) money before his face.

Also, it was objected, that the act, without a penalty, would be only an act to encourage perjury, and would deliver the hard-mouthed knave, that could swear what he pleased, and ruin and reject the modest conscientious tradesman that was willing and ready to give up the utmost farthing to his creditors; on this account the clause was accepted, and the act passed.

Now when the poor insolvent has thus surrendered his all, stripped himself entirely upon oath, and that oath taken on the penalty of death, if it be false, there seems to be a kind of justice due to the bankrupt; he has satisfied the law, and ought to have his liberty given him, that he may try the world once again, and see, if possible, to recover his disasters and get his bread. And it is to be spoken in honour of the justice as well as humanity of the law for delivering bankrups, that there are more tradesmen recover themselves in this age upon their second endeavours, and by setting up again after they have thus failed and been delivered, than ever were known to do so in ten times the number of years before.

To break or turn bankrupt, before this, was like a man being taken by the Turks; he seldom recovered liberty to try his fortune again, but frequently languished under the tyranny of the commissioners of bankrupt, or in the Mint, or Friars, or rules of the Fleet, till he wasted the whole

estate, and at length his life; and so his debts were all paid at once.

Nor was the case of the creditor much better; I mean as far as respected his debt; for it was very seldom that any considerable dividend was made. On the other hand, large contributions were called for, before people knew whether it was likely anything would be made of the debtor's effects, or no; and oftentimes the creditor lost his whole debt, contribution-money and all; so that while the debtor was kept on the rack, as above, being held in suspense by the creditors, or by the commissioners, or both, he spent the creditors' effects, and subsisted at their expense, till the estate being wasted, the loss fell heavy on every side, and generally most on those who were least able to bear it.

By the present state of things, most of these inconveniences are remedied; the bankrupt can no more sculk behind the door of the Fleet, and prevent the commissioners' inspection; he must come forth, be examined, give in an account, and surrender himself and effects too, or fly his country, and be seen here no more: and, if he does come in, he must give a full account upon oath, on the penalty of his neck.

When the effects are thus surrendered, the commissioners' proceedings are short and summary; the assignees are obliged to make dividends, and not detain the estate in their own hands, as was the case in former days, till sometimes they became bankrupts themselves; so that the creditors are sure now what is put into the hands of the assignees, shall, in due time, and without the usual delay, be fairly divided. On the other hand, the poor debtor, having honestly discharged his part, and no objection lying against the sincerity of the

discovery, has a certificate granted him; which being allowed by the lord chancellor, he is a clear man, and may begin the world again, as I have said above.

The creditor being thus satisfied that the debtor has been faithful, does not answer the end of the act of parliament, if he declines to assent to the debtor's certificate; nor can any creditor decline it but on principles which no man cares to own, namely, those of malice, and the highest resentment, which are things a Christian tradesman will not easily act upon.

But I come now to the other part of the case; and this is, supposing a debtor fails, and the creditors do not think fit to take out a commission of bankrupt against him, as sometimes is the case, at least where they see the offers of the debtor are anything reasonable; my advice, in such case, is, (and I speak it from long experience in such things,) that they should always accept the first reasonable proposal of the debtor; and I am not, in this, talking on the foot of charity and mercy to the debtor, but of the real and undoubted interest of the creditor; nor could I urge it, by such arguments as I shall bring, upon any other foundation; for if I speak in behalf of the debtor, I must argue commiseration to the miserable, compassion and pity of his family, and a reflection upon the sad changes which human life exposes us all to; and so persuade the creditor to have pity upon, not him only, but upon all families in distress.

But I argue now upon a different foundation, and insist that it is the creditor's true interest, as I hinted before, that if he finds the debtor inclined to be honest, and he sees reason to believe he makes the best offer he can, he should accept the first offer, as being generally the best the debtor

can make; and, indeed, if the debtor be wise, as well as honest, he will make it so: and there are many reasons why the first offers of the debtor are generally the best, and why no commission of bankrupt ordinarily raises so much, notwithstanding all its severities, as the bankrupt offers before it is sued out; not reckoning the time and expense, which, notwithstanding all the new methods, attend such things, and are inevitable. For example:—

When the debtor, first looking into his affairs, sees the necessity coming upon him, of making a stop in trade, and calling his creditors together, the first thought, which by the consequence of the thing comes to be considered, is, what offers he can make to them to avoid having a commission sued out against him; and to which end common prudence, as well as honest principles, moves him to make the best offers he can. If he be a man of sense, and, according to what I mentioned in my other chapter, has prudently come to stop in time, before things are run to extremities, and while he has something left to make an offer of that may be considerable, he will seldom meet with creditors so weak or so blind to their own interest, not to be willing to end it amicably rather than to proceed to a commission. And as this is certainly best, both for the debtor and creditor, so, as I before advised the debtor that he should be wise enough as well as honest enough to break betimes, and that it was infinitely best for his own interest, so I must add, on the other hand, to the creditor, that it is always his interest to accept the first offer; and I never knew a commission make more of an estate, where the debtor has been honest, than the debtor proposed to give them without it.

It is true, there are cases where the issuing out

a commission may be absolutely necessary. For example:—

1. Where the debtor is evidently knavish, and discovers himself to be so, and endeavours to carry off his effects, or alter the property of the estate, confessing judgments, or any of the usual ways of fraud, which in such cases are ordinarily practised; or,—

2. Where some creditors by such judgments, or by attachments of debt, goods delivered, effects made over, or any other way, have gotten some of the estate into their hands, or securities belonging to it, whereby they are in a better state, as to payment, than the rest; or,—

3. Where some people are brought in as creditors, whose debts there is reason to believe are not real, but who place themselves in the room of creditors, in order to receive a dividend for the use of the bankrupt or some of his family.

In these and such-like cases, a commission is inevitable, and must be taken out; nor does the man merit to be regarded upon the foot of what I call compassion and commiseration at all, but ought to be treated like a rapparee or plunderer, who breaks with a design to make himself whole by the composition; and, as many did formerly, who were beggars when they broke, be made rich by the breach; it was to provide against such harpies as these that the act of parliament was made; and the only remedy against them is a commission, in which the best thing they can do for their creditors is to come in and be examined, give in a false account upon oath, be discovered, convicted of it, and sent to the gallows, as they deserve.

But I am speaking of honest men, the reverse of such thieves as these, who, being brought into dis-

tress by the ordinary calamities of trade, are willing to do the utmost to satisfy their creditors. When such as these break in the tradesman's debt, let him consider seriously my advice, and he shall generally find the first offer is the best, and that he will never lose by accepting it; to refuse it is but pushing the debtor to extremities, and running out some of the effects to secure the rest.

First, as to collecting in the debts, supposing the man is honest, and they can trust him, it is evident no man can make so much of them as the bankrupt; 1st, He knows the circumstances of the debtors, and how best to manage them; he knows whom he may best push at, and whom best forbear; 2ndly, He can do it with the least charge; the commissioners or assignees must employ other people, such as attorneys, solicitors, &c., and they are paid clear; the bankrupt sits at home, and by letters into the country, or by visiting them, if in town, can make up every account, answer every objection, judge of every scruple, and, in a word, with ease, compared to what others must do, bring them to comply.

Next, as to selling off the stock of goods; the bankrupt keeps open the shop, disperses or disposes of the goods with advantage; whereas the commission brings all to a sale, or an outcry, or an appraisement, and all sinks the value of the stock; so that the bankrupt can certainly make more of the stock than any other person, (always provided he is honest, as I said before,) and much more than the creditors can do.

For these reasons, and many others, the bankrupt is able to make a better offer upon his estate than the creditors can expect to raise any other way; and, therefore, it is their interest always to take the

first offer, if they are satisfied there is no fraud in it, and that the man has offered anything near the extent of what he had left in the world to offer from.

If, then, it be the tradesman's interest to accept of the offer made, there needs no stronger argument to be used with him for the doing it; and nothing is more surprising to me than to see tradesmen the hardest to come into such compositions, and to push on severities against other tradesmen, as if they were out of the reach of the shocks of fortune themselves, or that it was impossible for them ever to stand in need of the same mercy; the contrary to which I have often seen.

To what purpose should tradesmen push things to extremities against tradesmen if nothing is to be gotten by it; and if the insolvent tradesman will take proper measures to convince the creditor that his intentions are honest? The law was made for offenders; there needs no law for innocent men; commissions are granted to manage knaves and hamper and entangle cunning designing rogues, who seek to raise fortunes out of their creditors' estates, and exalt themselves by their own downfall; they are not designed against honest men, neither, indeed, is there any need of them for such.

Let no man mistake this part, therefore, and think that I am moving tradesmen to be easy and compassionate to rogues and cheats; I am far from it, and have given sufficient testimony of the contrary; having, I assure you, been the only person who actually formed, drew up, and first proposed that very clause to the house of commons, which made it felony to the bankrupt to give in a false account. It cannot, therefore, be suggested, without manifest injustice, that I would, with one

breath, prompt creditors to be easy to rogues, and to cheating, fraudulent bankrupts, and with another make a proposal to have them hanged.

But I move the creditor, on account of his own interest, always to take the first offer, if he sees no palpable fraud in it, or sees no reason to suspect such fraud; and my reason is, because I believe, as I said before, it is generally the best.

I know there is a new method of putting an end to a tradesman's troubles, by that which was formerly thought the greatest of all troubles; I mean a fraudulent method, or what they call taking out 'friendly statutes;' that is, when tradesman get statutes taken out against themselves, moved first by some person in kindness to them, and done at the request of the bankrupt himself; this is generally done when the circumstances of the debtor are very low, and he has little or nothing to surrender; and the end is, that the creditors may be obliged to take what there is, and the man may get a full discharge.

This is, indeed, a vile corruption of a good law, and turning the edge of the act against the creditors; and, as the debtor has nothing to surrender, they get little or nothing, and the man is as effectually discharged as if he had paid twenty shillings in the pound; and so he is in a condition to set up again, take fresh credit, break again, and have another commission against him; and so round, as often as he thinks fit. This, indeed, is a fraud upon the act, and shows that all human wisdom is imperfect; that the law wants some repairs; and that it will, in time, come into consideration again, to be made capable of disappointing the people that intend to make such use of it.

To such, therefore, I am so far from moving for any favour, either from the law or from their cre-

ditors, that I think the only deficiency of the law at this time is, that it does not reach to inflict a corporal punishment in such a case, but leaves such insolvents to fare well, in common with those whose disasters are greater, and who, being honest and conscientious, merit more favour, but do not often find it.

Since our author wrote what is above, the act now in force relating to bankrupts has passed; viz. in the 5th year of the reign of King George II. wherein a clause is inserted that seems to be calculated with a view to cure the evil here complained of; it is as follows:—

"Provided always, and be it further enacted, by the authority aforesaid, that from and after the 24th day of June, 1732, in case any commission of bankruptcy shall issue against any person or persons, who, after the said 24th day of June, 1732, shall have been discharged by virtue of this act, or shall have compounded with him, her, or their creditors, or delivered to them his, her, or their estate or effects, and been released by them, or been discharged by any act for the relief of insolvent debtors after the time aforesaid; that then, and in either of those cases, the body and bodies only of such person and persons conforming as aforesaid shall be free from arrest and imprisonment by virtue of this act; but the future estate and effects of every such person and persons shall remain liable to his, her, or their creditors, as before the making of this act (the tools of trade, the necessary household goods and furniture, and necessary wearing apparel of such bankrupt, and his wife and children only excepted), unless the estate of such person or persons, against whom such commission shall be awarded, shall produce clear after all charges, sufficient to pay every

creditor under the said commission fifteen shillings in the pound for their respective debts."

CHAP. XV.

Of the unfortunate tradesman compounding with his creditors. What it behoves both the creditor and debtor to do in this case.

This is what, in my last, I called an alternative to that of the fortunate tradesman yielding to accept the composition of his insolvent debtor.

The poor unhappy tradesman, suspecting his condition, diligently inspects his books, and finds his melancholy apprehensions but too well grounded; the account standing, suppose, as follows:—

STOCK Dr.

	£.	s.	d.
To cash of my father, being my stock to begin with in trade,	800	0	0
To cash of my father-in-law, being my wife's portion, . . .	600	0	0
To household goods, plate, &c., of both, ...	100	0	0
To profits in trade for ten years, as by the yearly balance in the journal appears, . . .	2469	10	0
To debts abroad, esteemed good, as by the ledger appears, .	1257	8	0
To goods in the warehouse, at the prime cost, . . .	672	12	0
Plate, and some small jewels of my wife's left, and old household goods, all together, .	103	0	0
	£ 6002	10	0
Estate deficient to balance, .	1009	0	0
	£ 7011	10	0

STOCK Cr.

	£.	*s.*	*a.*
By losses by bad debts in trade, in the year. 1727 .	105	0	0
By ditto . . 1728 .	88	13	0
By ditto . . 1729 .	99	7	6
By ditto . . 1730 .	200	0	0
By ditto . . 1731 .	159	9	6
By ditto . . 1732 .	186	3	6
By ditto . . 1733 .	260	5	0
By ditto . . 1734 .	216	0	0
By ditto . . 1735 .	230	14	6
By ditto . . 1736 .	229	5	0
By housekeeping and expenses, taxes included, for ten years, as by the cash-book appears, .	1990	12	0
By house rent, at 50*l.* per an. .	500	0	0
By credits now owing to sundry persons, as by the ledger appears, ...	2746	0	0
	£ 7011	10	0

This account he draws out to satisfy himself of his condition, and what he ought to do: upon the stating of which, he sees, to his affliction, that he has sunk all his own fortune, and his wife's, and is a thousand pounds worse than nothing; and, therefore, finding that he does but go backward more and more, and that the longer he holds out he shall have the less to offer, and be the harder thought of, as well as the harder dealt with, and his trade continuing to fall of, he resolves to call his creditors

together in time, while there is something to offer them, and while he may have some just account to give of himself, and of his conduct, and may not be reproached with having lived on the spoil, and consumed their estates; and thus being satisfied that the longer he puts the evil day from him, the heavier it will fall when it comes, he gets a friend to discourse with and prepare them, and then draws up a state of his case, to lay before them.

First, He assures them that he has not wasted his estate, either by vice and immorality, or by expensive and riotous living, luxury, extravagance, and the like.

Secondly, He makes it appear that he has met with great losses, such as he could not avoid; and yet such, and so many, that he has not been able to support the weight of them.

Thirdly, That he could have stood it out longer, but that he was sensible if he did, he should but diminish the stock, which, considering his debts, was, properly, not his own; and that he was resolved not to spend one part of their debts, as he had lost the other.

Fourthly, That he is willing to show them his books, and give up every farthing into their hands, that they may see he acted the part of an honest man to them. And,

Fifthly, That, upon his doing so, they will find that there is, in goods and good debts, sufficient to pay them fifteen shillings in the pound; after which, and when he has made appear that they have a faithful and just account of everything laid before them, he hopes they will give him his liberty, that he may try to get his bread, and to maintain his family in the best manner he can; and, if possible, to pay the remainder of the debt.

You see I go all the way upon the suggestion of

the poor unfortunate tradesman being critically honest, and showing himself so to the full satisfaction of his creditors; that he shows them distinctly a true state of his case, and offers his books and vouchers to confirm every part of his account.

Upon this suggestion, and allowing that the state of his account comes out so well as to pay fifteen shillings in the pound, what, and who, but a parcel of outrageous hot-headed men, would reject such a proposal? What would they be called, nay, what would they say of themselves, if they should refuse such a composition, and take out a commission of bankrupt against such a man?

What then have we to suppose, but that, the account being clear, the books exactly agreeing, and the man appearing to have acted openly and fairly, the creditors meet, and, after a few consultations, agree to accept his proposals, and allow him what a statute would allow him, his necessary household goods again, apparel, &c. The man is a freeman immediately, gets fresh credit, opens his shop again, and, doubling his vigilance and application in business, he recovers, and in a few years grow rich. Then, like an honest man still, he calls all his creditors together again, tells them he does not call them now to a second composition, but to tell them that having with God's blessing and his own industry, gotten enough to enable him, he was resolved to pay them the remainder of his old debt; and accordingly does so, to the great joy of his creditors, to his own very great honour, and to the encouragement of all honest men to take the same measures. It is true, this does not often happen; but there have been instances of it, and I could name several within my own knowledge.

But here comes an objection in the way, as follows: It is true, this man did very honestly, and

his creditors had a great deal of reason to be satisfied with his just dealing with them; but is every man bound thus to strip himself naked? Perhaps this man, at the same time, had a family to maintain; and had he no debt of justice to them, but to beg his household goods back of them for his poor family? and would he not have fared as well, if he had offered his creditors ten shillings in the pound, and took all the rest upon himself? and then he had reserved to himself sufficient to have supported him in any new undertaking.

The answer to this is short and plain, and no debtor can be at a loss to know his way in it; for, otherwise, people may make difficulties where there are none; the observing the strict rules of justice and honesty will chalk out his way for him.

The man being deficient in stock, and his estate run out to a 1000*l.* worse than nothing by his losses &c., it is evident all he has left is the proper estate of his creditors, and he has no right to one shilling of it; he owes it them; it is a just debt to them; and he ought to discharge it fairly, by giving up all into their hands, or, at least, to offer to do so.

But to put the case upon a new foot; as he is obliged to make an offer, as above, to put all his effects, books, and goods, into their power, so he may add an alternative to them thus, viz., that if, on the other hand, they do not think proper to take the trouble, or run the risk, of collecting the debts, and selling the goods, which may be difficult; if they will leave it to him to do it, he will undertake to pay them —— shillings in the pound, and stand to the hazard both of debts and goods.

Having thus offered the creditors their choice, if they accept the proposal of a certain sum, as sometimes I know they have chosen to do, rather than to have the trouble of making assignees, and to run

the hazard of the debts, when put into lawyers' hands to collect, and of the goods, to sell them by appraisement; if, I say, they choose this, and offer to discharge the debtor upon payment, suppose it be of ten or twelve shillings in the pound, in money, within a certain time, or on giving security for the payment; then, indeed, the debtor is discharged in conscience, and may lawfully and honestly take the remainder as a gift given him by his creditors for undertaking their business, or securing the remainder of their debt to them.

But without putting this into the creditors' choice, it is a force upon them to offer them anything less than the utmost farthing that he is able to pay; and, particularly, if he pretends to make an offer as if it was his utmost, and, as is usual, makes protestations that it is the most he is able to pay (for it must be remembered, that every offer of a composition is a kind of protestation that the debtor is not able to pay any more); and if his effects will produce more, he is then a cheat, and acts like one that stands at bay with his creditors; makes an offer, and if the creditors do not think fit to accept of it, as good as tells them they must take what methods they please to get more; that is to say, he bids open defiance to their statutes and commissions of bankrupt, and any other proceedings; like a town besieged, which offers to capitulate and to yield upon such articles; which implies, that if those articles are not accepted, the garrison will defend themselves to the last extremity, and do all the mischief to the assailants that they can.

Now this in a garrison town, I say, may be lawful and fair; but in a debtor to his creditor, it is quite another thing; for, as I have said, the debtor has no property in the effects which he has in his hands; they are the goods and estate of the creditor; and

to hold out against the creditor, keep his estate by violence, and make him accept of a small part of it, when the debtor has a larger part in his power, and is able to give it, this is not honest and conscientious; but it is still worse to do this, and at the same time to declare that it is the utmost the debtor can do; because it is not true, and is adding falsehood to the other injustice.

Thus, I think, I have stated the case clearly for the conduct of the debtor; and, indeed, this way of laying all before the creditors, and putting it into their choice, seems a very happy method for the comfort of the debtor, cast down and dejected with the weight of his circumstances; and, it may be, with the reproaches of his own conscience too, that he has not done honestly in running out the effects of his creditors, and making other families suffer by him, and, perhaps, poor families too; I say, this way of giving up all, with an honest and sincere desire to make all the satisfaction he is able to his creditors, greatly heals the breach in his peace, which his circumstances had made before; for, by now doing all that is in his power, he makes all possible amends for what is past; I mean, as to men; and they are induced, by this open frank usage, to give him the reward of his honesty, and freely forgive him the rest of the debt.

In short, if the debtor is able to pay one shilling more than he offers, it is a cheat, a palpable fraud, and of so much he actually robs his creditor; but in a surrender the case is altered in all parts; the debtor says to his creditors, Gentlemen, there is a full and faithful account of all I have left; it is your own, and there it is; I am ready to put it into your hands, or into the hands of whomsoever you shall appoint to receive it, and to lie at your mercy. This is all the man is able to do, and therefore is so far

honest; whether the methods that reduced him were honest, or no, that's a question by itself. If, on this surrender, he finds the creditors desirous rather to have it digested into a composition, and that they will voluntarily come into such a proposal, then, as above, they being judges of the equity of the composition, and of what ability the debtor is to perform it; and, above all, of what he may or may not gain by it, if they accept of such a composition, instead of the surrender of his effects, then the case alters entirely, and the debtor is acquitted in conscience, because the creditors had a fair choice, and the composition is rather their proposal to the debtor, than the debtor's proposal to them.

Thus, I think, I have stated the case of justice and conscience on the debtor's behalf, and cleared up his way in case of a necessity to stop trading, that he may break without wounding his conscience as well as his fortunes; and he that thinks fit to act thus, will come off with the reputation of an honest man, and will have the favour of his creditors to begin again, with whatever he may have as to stock; and sometimes that favour is better to him than a stock, and has been the raising of many a broken tradesman; so that his latter end has been better than his beginning.

CHAP. XVI.

Some brief heads of the statute passed Anno 5 Geo. II. in relation to bankrupts, so far as it behoves a complete tradesman to know speculatively; referring to the act itself for a more practical knowledge of it.

This chapter we conceive to be of no small importance to a tradesman, and shall therefore insert it here; with due reference, as we have said, to the act itself in such cases as require a more than speculative knowledge of it.

In the first place, then, the act requires,—

That all persons who have become bankrupts since 14th May, 1729, shall surrender themselves, within forty-two days' notice, to the commissioners of bankrupt;

And submit to be examined, on oath; or, if quaker, on affirmation;

And truly discover and deliver up all their effects, real and personal, books, papers, writings, transfers, assignments, or other dealings, or accounts of dealings whence any profit or interest whatsoever may accrue to them, before or after the issuing of the commission (the necessary wearing apparel of him, his wife and children, only excepted), except only such part of his effects as shall have been, *bona fide*, before sold in the way of his trade, and except such sums as shall have been laid out in the ordinary expense of his family.

That any wilful defaults or omission, in not surrendering and submitting to be examined, or in embezzling goods to the value of 20*l.*, shall, on con-

viction, be deemed felony without benefit of clergy, and such condemned goods of bankrupts to go to the creditors.

That the commissioners shall appoint, within the said forty-two days, for the bankrupt's surrendering, not less than three meetings, the last of which to be on the forty-second day.

That the lord chancellor may enlarge the time for surrendering, for any time not exceeding fifty days, from the end of the said forty-two days, so as such order for enlargement be made six days before the time of surrendering be expired.

That all books of accounts, papers, &c., be delivered on oath to the assignees; and that the bankrupt shall attend the assignees when summoned, in order to assist in making out the accounts, &c.

That the bankrupt shall be at liberty, at all seasonable times, to inspect his accounts, in presence of the assignees, and make out extracts, &c., from them; and be free from restraint during examination, if not in custody before.

That any officer detaining such bankrupt from attending the assignees, &c., shall forfeit 5*l.* per diem, to the bankrupt.

That the bankrupts in custody shall be brought before the commissioners at the creditors' expense.

That if the bankrupt be in execution, the commissioners shall attend him in prison.

That all bankrupts duly conforming shall receive 5*l.* per cent. out of the neat produce of their estates, if the said estate produce after such allowance ten shillings in the pound to the creditors, provided such 5*l.* per cent. exceed not 200*l.*

And shall receive 7*l.* 10s. per cent. in case such neat produce, after such allowance, yields to the creditors twelve shillings and sixpence in the pound, provided such 7*l.* 10s. per cent. shall not exceed 250*l.*

And if it yield 15s. in the pound to the creditors, to be allowed 10*l.* per cent. provided it exceed not 300*l.*

And such bankrupt shall be discharged, and freed from future arrests, and his certificate shall procure a verdict for him, unless it can be proved to be fraudulently obtained, or that the bankrupt had made concealments to the value of 10*l.*

But if the bankrupt's estate, after all charges, shall not produce to his creditors 10s. in the pound, then he shall only be paid so much money as the assignees or commissioners shall think proper, not exceeding 3*l.* per cent.

That if from and after the 24th of June, 1732, any commission shall issue against any person, who, after that date shall have been discharged by virtue of this act, or shall have compounded with his creditors, or delivered to them his effects, and been released by them, or been discharged by an insolvent act, in either of these cases, the bodies of such persons so conforming, shall be free from arrest and imprisonment; but the future effects of such persons shall remain liable to the creditors, unless such person's estate had produced to every creditor under the commission, 15s. in the pound.

That no person have the benefit of this act till his certificate is signed by the commissioners, in the terms prescribed by the act, and by four parts in five in number and value of the creditors, and the certificate to be laid before the lord chancellor for his consent, which must be had on the oath of the bankrupt, that it was not fraudulently obtained.

That any of the creditors of the bankrupt shall be allowed to be heard against the certificate's being granted.

That any contracts made to induce creditors to sign certificates, shall be void.

That all persons are excepted from the benefits of this act, who, since the 14th of May, 1729, have had commissions taken out against them, and have given in marriage with any of their children above the value of 100*l.* unless they can prove by their books, or on oath, to the commissioners, that they had at that time more than sufficient remaining, after such portion paid, to satisfy all they owed.

Such persons are excepted who have lost in any one day the sum of 5*l.*, or 100*l.* in twelve months next before their becoming bankrupt, in gaming, wagering, or betting, of any sort.

As also, those who have, within one year of their becoming bankrupts, lost the sum of 100*l.* by one or more contracts relating to the funds or stocks, where such contract was not to be performed in one week, or such stock was not actually transferred according to such contract.

That all bankrupts who shall be imprisoned after their certificate is allowed, shall be discharged without fee or reward, though judgment was obtained before the said certificate was allowed.

That the judges and justices of the peace may grant warrants to apprehend such bankrupts as do not conform, and commit them to prison, upon a certificate from the commissioners of a commission having issued; and all gaolers, when they have such persons in custody, are to signify the same to the said commissioners, and to deliver up the said bankrupt to their warrant, in order for his examination. And the said commissioners are also empowered to seize any of the effects or books in the said bankrupt's possession, in any prison whatsoever.

That all bankrupts so apprehended, shall, notwithstanding, on their conformity, have the benefit of the act, as much as if they had come in voluntarily.

That the commissioners shall examine the bankrupt, as well by word of mouth, as on interrogatories, in relation to all his dealings, &c., which examination shall be reduced into writing, and signed by the bankrupt; and the commissioners have a power to commit to prison such bankrupts as refuse to answer, or answer imperfectly, till they think fit to answer and subscribe their examination; specifying in their warrant such questions as they refuse.

That if an *habeas corpus* be brought by the bankrupt, to discharge himself from such commitment, for defect in the form of the warrant, and the judge find the cause of commitment just, he shall re-commit the prisoner to the same prison, till he makes proper answers, &c., and if the gaoler suffer such bankrupt to escape, or to go without the walls or doors of the prison, he shall, on conviction, forfeit 500*l.* to the creditors.

And if a gaoler refuses to produce or show his prisoner, to creditors who brink a certificate from the commissioners that they have proved their debts, he shall forfeit 100*l.*

That 5*l.* per cent. shall at any time after the time allowed for bankrupts' surrendering and conforming, be allowed to all persons making voluntary discovery of any effects of the bankrupt not before come to the knowledge of the assignees, and such further reward as the said assignees shall think fit, out of the bankrupt's estate.

That all persons who shall have accepted of any trusts for concealing of any bankrupt's effects, and do not disclose the same in writing, in forty-two days after the commission shall issue to the commissioners or assignees, and submit themselves to be examined, if required, and truly discover the same, shall forfeit 100*l.* and double the value of what is concealed, to the use of the creditors.

That persons who have bonds or notes payable at a future day, may join in petitioning for commissions.

That, in order to prevent malicious petitions for statutes, no commission shall be awarded upon any creditor's petition, unless the single debt of such creditor, or of his partners, amount to 100*l.*, or that of two creditors to 150*l.*, and till such creditors have taken oath of the reality of such their debt, and given bonds to the lord chancellor, in the penalty of 200*l.* for proving such debt, as well before the commissioners as on a trial at law, if such trial be had, and also for proving such bankruptcy at the time of taking out the same.

And if these matters cannot be proved, but that it shall appear that the commission was taken out fraudulently or maliciously, the lord chancellor shall examine into the same, and order satisfaction to be made for damages sustained; and the better to receive the same, if there be occasion, shall assign the said bonds given to the injured person, who may sue for the same in his own name.

That in case commissions are taken out by persons who, on promise not to proceed on the same, extort from the bankrupt their whole debts, or a greater part thereof than will accrue to other creditors, such commission, on good proof of such proceeding, shall be superseded; and the lord chancellor may award, to any creditor petitioning, another commission; and such creditor so offending shall forfeit all his debts, and pay back what he so received, or the full value, to the benefit of the other creditors.

That the creditors petitioning for a commission, shall sue forth the same at their own costs, till assignees shall be chosen, who shall then reimburse

them; and that every creditor shall be at liberty to prove his debt without paying any contribution.

That after a person is declared a bankrupt, notice thereof shall be given in the London Gazette, and a time and place appointed for creditors to meet, in order to choose assignees; at which meeting, proof of debts of persons who live remote, shall be admitted, by affidavit or affirmation; and persons who leave letters of attorney, duly executed and attested, from such creditors in remote or foreign parts, shall be permitted to vote for assignees, to whom, when chosen by the major part in value of the creditors, the commissioners shall assign the effects of the bankrupt.

And that such assignees shall be obliged to keep distinct books, wherein shall be entered all money and receipts that shall come to their hands, to which every creditor who has proved his debts shall have recourse at all seasonable times, when he shall think fit.

But no person shall vote for assignees, whose debt shall not amount to 10*l.*

That if mutual credit shall have been given, or mutual debts contracted between the bankrupt and others, the commissioners shall state the account, and set one debt against the other, and no more than the balance carried to either side.

That if any person swear knowingly to a debt which is not due, or that more is due than really is, such person shall incur the penalty of wilful perjury, and be moreover liable to pay double the sum so sworn to be owing, to the benefit of all the creditors.

That the commissioners shall be authorised immediately, if they see occasion, to appoint assignees of the bankrupt's estate; which assignees may be

removed by the creditors at their meeting to choose assignees as aforesaid, and others chosen; and in case the displaced assignees shall refuse or neglect, by the space of ten days after notice of such new choice, to deliver up and assign over to the new assignees the effects come to their hands, such old assignees shall forfeit 200*l.* to be applied to the use of the creditors.

That if it be necessary that the assignments, either by commissioners or creditors, should be vacated, and a new assignment made, the lord chancellor, on the creditors' petition, shall make such order therein as shall be necessary; and the new assignees hereupon appointed, shall be vested with the same power as the former; and that the commissioners shall give notice in the two following gazettes of the removal of such former assignees, and the appointment of new ones, to whom all debts are to be paid.

That, in order to take away the inducement for assignees to keep the creditors' money in their hands longer than they ought, the major part in value of the creditors shall, before they choose assignees, if they think fit, direct where the money received shall remain, till a dividend be made; to which rule every assignee chosen shall conform, as often as 100*l.* shall come into his hands.

That the assignees, after four months, and within twelve months of the issuing the commission, shall cause at least twenty-one days' notice in the gazette to be given of the time and place of meeting to make a dividend; at which time such as have not proved their debts may then do it.

That at every such meeting the assignees shall produce fair and just accounts of all their receipts and payments, and particulars of what shall be outstanding, and be examined on oath, if required

by the creditors; but shall be allowed to deduct all just expenses they have been at in the commission.

That the commissioners shall then order, in writing under their hands, a dividend of such effects so received, to be forthwith made by the assignees, among the creditors who have duly proved their debts.

That as in case of intricate accounts between the bankrupt and others, which may bear a tedious litigation, speedy dividends may be prevented, and other difficulties may arise, the assignees are empowered, with the consent of the major part of the creditors in value, to refer such matters to the determination of arbitrators, which shall be binding to all the creditors.

That the assignees shall have power to compound debts, where necessary, with the consent of the major part of the creditors in value.

That though the bankrupt's certificate shall be allowed, he shall attend the assignees as often as they shall think it necessary, and have two shillings and sixpence a day for his attendance. And if such bankrupt refuse attending, or to make such discoveries as are within his power, without sufficient reasons, to be allowed by the commissioners, the said commissioners may issue out their warrant to apprehend him, and commit him to prison, without bail or mainprise, until he shall conform to the satisfaction of the commissioners, and be by them, or the lord chancellor's special order, or by due course of law, discharged; and the gaolers suffering his escape, or not keeping him within the walls of the prison, are to incur the penalty of 500*l.* as before mentioned in the like case.

That the assignees, by order of the commissioners, shall make a second dividend in eighteen months

from the issuing of the commission, of all that remains in their hands, giving notice of the time and place of meeting in the gazette, that the creditors who before have not proved their debts, may then do it.

That the assignees shall produce their accounts on oath, as before :—

And that this dividend shall be final, unless any suit in law or equity shall be depending, or any part of the estate shall be standing-out undisposed of; or unless some future estate shall vest in the assignees; in which case the same shall be converted into money as soon as possible, and in two months afterwards, by the like order of the commissioners, it shall be divided among the creditors who have proved their debts.

That no suit shall be commenced in equity by the assignees, without the consent of the major part of the creditors in value, at a meeting to be held for that purpose.

That all bankers, brokers, and factors, shall be liable to statutes of bankrupt.

That no farmers, drovers, graziers, receivers-general of taxes, shall be liable to commissions of bankrupt.

That all proceedings, in relation to commission of bankrupt, shall, upon the petition of any person to the lord chancellor, be entered on record; and that a certain place, near the inns of court, shall be appointed for that purpose by the lord chancellor; as also a proper person to enter on record such commissions or proceedings, in order for their being produced as matters of record, as occasion shall require; and the lord chancellor also to appoint the fee to be received by such person, which shall not exceed that what is usual in the like cases.

That to prevent unnecessary charges in commissions, no expenses for eating or drinking shall be allowed to the commissioners or others; that no schedule shall be annexed to any deed of assignment from the commissioners to the assignees; and that no commissioner shall take above twenty shillings for each meeting, on the penalty, in either case, of such person being made incapable of acting as a commissioner in this or any future statutes of bankrupts.

That no commissioner shall act till he has taken an oath, that he will faithfully, impartially, and honestly, according to the best of his skill and knowledge, execute the several powers and trusts reposed in him as a commissioner in a commission of bankrupt against ———, and that without favour or affection, prejudice or malice; which oath to be administered by any two of the commissioners to each other; and a memorial thereof to be kept among the proceedings on each respective commission issued by virtue of this or any other act of parliament in force relating to bankrupts.

That commissions shall not abate by the death of his majesty, his heirs or successors; and that if it be necessary to renew any such commission, by reason of the death of commissioners, &c., half-fees only shall be paid for any such renewed commissions.

That all bills of fees or disbursements claimed by any solicitor, clerk, or attorney, employed under any commission, shall be settled and certified by a master in chancery, and that and no more paid by the assignee; and the said master to have no more for such settling and certifying than twenty shillings.

This act was to be in force for three years, from June 24th, 1732, and to the end of the then next session of parliament; but by an act 8 Geo. II. it

was continued till the 29th of September, 1743, and from thence to the end of the then next session of parliament.

CHAP. XVII.

Of the peculiar value of credit and a good name among tradesmen, illustrated by two remarkable instances. How careful men in trade, of all people, should be of raising or propagating slander against one another. A tradesman in continual danger from evil tongues, as well from the ladies as his own sex. A remarkable instance of it. How persons should act when others inquire of them concerning their neighbour's characters. Inference from the tradesman's liableness to ruin from rumour, that it behoves him to be modest and humble, and make no enemies. An insidious way of wounding a neighbour's reputation. How the person using it should be treated by mankind.

I HAVE dwelt long upon the tradesman's management of himself, in order to his due preserving both his business and his reputation; let me bestow one chapter upon the tradesman, for his conduct among his neighbours and fellow-tradesmen.

Credit is so much a tradesman's blessing, that it is the choicest ware he deals in, and he cannot be too chary of it, when he has it, or buy it too dear when he wants it; it is a stock to his warehouse; it is current money in his cash-chest; it accepts all his bills · for it is on the fund of his credit that he

has any bills to accept; demands would else be all made upon the spot, and he must pay for his goods before he has them; therefore I say it accepts all his bills, and oftentimes pays them too. In a word, it is the life and soul of his trade, and it requires his utmost vigilance to preserve it.

If, then, his own credit should be of so much value to him, and he should be so nice in his concern about it, he ought, in some degree, to have the same care of his neighbour's. Religion teaches us not to defame our neighbour or to propagate any slander upon his good name. As a good name is to another man, and which the wise man says is *better than life*, the same is credit to a tradesman; it is the life of his trade; and he that wounds a tradesman's credit without cause, is as much a murderer in trade as he that kills a man in the dark is a murderer in matters of blood.

Besides, there is a particular nicety in the credit of a tradesman, which does not reach to many other cases; a man is slandered in his character or reputation, and it is injurious; and if it comes in the way of a marriage, or of a preferment, or post, it may disappoint and ruin him; but if this happens to a tradesman, he is immediately and unavoidably blasted and undone. A tradesman has but two sorts of enemies to encounter with; viz. thieves breaking open his shop, and ill neighbours blasting his reputation; and the latter are the worse thieves of the two, by a great deal; and therefore people should indeed be more chary of their discourse of tradesmen than of other men.

A tradesman's credit and a maid's virtue ought to be equally sacred from evil tongues; and it is a very unhappy truth that, as times now go, they are neither of them regarded among us as they ought to be.

The tea-table among the ladies, and the coffee-house among men, seem to be places devoted to scandal; and where the characters of all kinds of persons and professions are handled in the most merciless manner; where reproach triumphs, and we seem to give ourselves a loose to fall upon one another, in the most unchristian manner in the world.

It seems a little hard that the reputation of a young lady, or of a new married couple, or of people in the most critical season of establishing the characters of their persons and families, should lie at the mercy of the tea-table; nor is it less hard that the credit of a tradesman, which is the same thing in its nature as the virtue of a lady, should be tossed about, shuttlecock-like, from one table to another in the coffee-house, till they shall talk all his creditors about his ears, and bring him to the very misfortune which they reported him to be near, when at the same time he owed them nothing who raised the clamour, and nothing to all the world but what he was able to pay.

And yet how many tradesman have been thus undone; and how many more have been put to the full trial of their strength in trade, and have stood by the mere force of their good circumstances, whereas had they been unfurnished with cash to have answered their whole debts, they must have fallen with the rest.

We need go no further than Lombard-street for an exemplification of this truth. There was a time when Lombard-street was the only bank, and the goldsmiths there were all called bankers; the credit of their business was such, that the like has not been seen in England since; I mean, not in private hands. Some of those bankers, as I have heard from their own mouths, have had near two millions

of paper credit in bills, under their hands, running abroad at a time.

On a sudden, like a clap of thunder, king Charles II. shut up the Exchequer, which was the common centre of the overplus cash these great bankers had in their hands. What was the consequence? Not only the bankers who had the bulk of their cash there, but all Lombard-street stood still, as if they had been thunderstruck; the very report of having money in the Exchequer brought a run upon the goldsmiths that had no money there, as well as upon those that had; and not only sir Robert Viner, alderman Backwell, Faringdon, Forth, and others, broke and failed, but several were ruined who had not a penny of money in the Exchequer, and only sunk by the rumour of it; that rumour bringing a run upon the whole street, and giving a check to the paper credit that was run up to such a surprising height before.

I remember a shopkeeper, wanton in his good circumstances, who one time took the foolish liberty with himself, in public company in a coffee-house, to say that he was broke; I assure you, says he, that I am; and to-morrow I resolve to shut up my shop and call my creditors together. It seems he had a brother just dead in his house, who the next day was to be buried, when, in decency, he kept his shop shut; and several people whom he dealt with, and owed money to, were the next day invited to the funeral; so that he did actually shut up his shop and call some of his creditors together.

But he sorely repented the jest which he put upon himself. Are you broke? says one of his friends to him, who was in the coffee-house at the same time; then I wish I had the little money you owe me; which, however, it seems was not much. Says the other, still carrying on his jest,

I shall pay nobody at all till, as I told you, I have called my people together. The other did not reach his dull jest, but he reached that part of it which concerned himself; and seeing him continue carelessly sitting in the shop, slipped out and fetched a couple of serjeants, and arrested him. The other was a little surprised; but, however, the debt being no great sum, he paid it; and when he found his mistake, told his friends what he meant by his being broke.

But it did not end there; for other people who were then in the coffee-house, and heard his discourse, and had thought nothing more of it, yet in the morning, seeing his shop shut, concluded the thing was so indeed; and immediately it went over the whole street that such a one was broke; from thence it went to the Exchange, and from thence into the country, among all his dealers, who came up in a throng and fright to look after him. In a word, he had much ado to prevent his breaking in good earnest; and if he had not had very good friends, as well as a very good bottom, he had inevitably been ruined and undone.

So small a rumour will overset a tradesman if he is not very careful of himself, and if a word in jest from himself (which though indeed no man that had considered things, or thought before he spoke, would have said) could be so fatal, and run such a dangerous length, what may not words spoken slily, and secretly, and maliciously, be made to do?

A tradesman's reputation is of the nicest nature imaginable; like a blight upon a fine flower, if it is but touched, the beauty, or the flavour, or the seed of it is lost, though the noxious breath which touched it might not reach to blast the leaf or hurt the root. The credit of a tradesman, at least in his beginning, is too much at the mercy of every enemy he has,

till it has taken root and is established on a solid foundation of good conduct and success. It is a sad truth that every idle tongue can blast a young shopkeeper; and therefore, though I would not discourage any young beginners, yet it is highly beneficial to let them know that they must expect a storm of scandal and reproach upon the least slip they make; if they but stumble, fame will throw them down; it is true, if they recover, she will set them up as fast; but malice generally runs before, and bears down all with it; and there are ten tradesmen who fall under the weight of slander and an ill tongue, to one that is lifted up again by the common hurry of report.

To say I am broke, or in danger of breaking, is to break me; and though sometimes the malicious occasion is discovered, and the author detected and exposed, yet how seldom is it so? and how much oftener are ill reports raised, to ruin and run down a tradesman and the credit of a shop? and, like an arrow that flies in the dark, it wounds unseen. The authors, no, nor the occasion of these reports, are ever perhaps discovered, or so much as rightly guessed at; yet the poor tradesman feels the wound, receives the deadly blow, and is, perhaps mortally stabbed in the vitals of his trade, his trading credit, and never knows who hurt him.

I must say, in the tradesman's behalf, that he is, in such a case, to be esteemed a sacrifice to the worst and most hellish of all secret crimes, I mean envy, which is made up of every hateful vice; a complication of crimes which nothing but the worst of God's reasonable world can be guilty of; and he that falls thus, will indeed merit and call for every honest man's pity and concern. But what relief is this to him? for in the mean time the blow shall take; and every man, though at the same time ex-

pressing his horror and aversion at the thing, shall yet not be able himself to say, he receives no impression from it.

That is to say, though I know the clamour or rumour was raised maliciously, and from a secret envy at the prosperity of the man, yet if I deal with him, in spite of all my abhorrence of the thing, and my willingness to do justice, it will be some shock to my confidence in the man; there is a secret lurking doubt which hangs upon me concerning him; and there is such a powerful sympathy between our thoughts and our interest, that the first being but touched, and that in the lightest manner imaginable, we cannot help it; caution steps in on behalf of the last, and the man is jealous and afraid, in spite of all the kindest and best intentions in the world.

Nor is it only dangerous in case of false accusations and false charges; for those, indeed, are to be expected fatal; but even just and true things may be as fatal as false; for the truth is not always necessary to be said of a tradesman. Many things a tradesman may perhaps allow himself to do, and may be lawfully done; but if they should be known to be part of his character, they would sink deep into his trading fame; his credit would suffer by it, and, in the end, it might be his ruin; so that he that would not set his hand to his neighbour's ruin, should as carefully avoid speaking some truths as raising some forgeries upon him.

Of what fatal consequence, then, is the raising rumours and suspicions upon the credit and characters of young tradesmen; and how little do those who are forward to raise such suspicions, and spread such rumours, consult conscience or principle, or honour, in what they do? how little do they consider that they are committing a trading murder;

and that in respect to the justice of it, they may with much more equity break open and rob the tradesman's house; for what they can carry away thence will not do him half the injury that may be done him by taking away his good name; so true is that excellent observation of our celebrated English poet:—

—— Good name, in man, or woman,
Is the immediate jewel of their souls.
Who steals my purse, steals trash; 'tis something, nothing;
'Twas mine, 'tis his, and has been slave to thousands;
But he that filches from me my good name,
Robs me of that which not enriches him,
And makes me poor indeed.

The loss of his money or goods is easily made up, and may be sometimes repaired with advantage; but the loss of credit is never repaired. The one is breaking open his house, but the other is burning it down; the one carries away some goods, but the other shuts out goods from coming in; one is hurting the tradesman, but the other is undoing him.

Credit is the tradesman's life; it is, as the wise man says, *marrow to his bones;* it is by this that all his affairs go on prosperously and pleasantly; if this be hurt, wounded, or weakened, the tradesman is sick, hangs his head, is dejected and discouraged; and if he does go on, it is heavily and with difficulty, as well as with disadvantage; he is beholden to his fund of cash, not his friends; and he may be truly said to stand upon his own legs, for nothing else can make him keep his ground.

It is very rarely that men are wanting to their own interest; and the jealousy of its being but in danger is enough to make men forget, not friendship only, and generosity, but good manners, civility, and even justice itself: men will fall upon

the best friends they have in the world, if they think they are in the least danger of suffering by them.

On these accounts it is, and many more, that a tradesman walks in continual jeopardy, from the looseness and inadvertency of men's tongues, and women's too: for though I am all along very tender of the ladies, and would do justice to the sex, by telling you they were not the dangerous people whom I had in view in my first writing upon this subject, yet I must be allowed to say that they are sometimes fully even with the men for ill usage, when they please to fall upon them in this nice article, in revenge for any slight, or but pretended slight, put upon them.

It was a terrible revenge a certain lady who was affronted by a tradesman in London, in a matter of love, took upon her in this very article. It seems a tradesman had courted her some time, and it was became public as a thing in a manner concluded, when the tradesman left her a little abruptly, without giving a good reason for it; and, indeed, she afterwards discovered that he had left her for the offer of another with a little more money; and that when he had done so, he reported that it was done for another reason, which she thought reflected a little on her character. In this the tradesman did very unworthily, and deserved her resentment, but not to the height she carried it.

First, she found out who it was that he had been recommended to; and then found means to have it insinuated to her by a female friend, that he was not only rakish and wicked, but, in short, that he had the foul disease; and went so far as to produce letters from him to a quack doctor, for directions how to take his medicines, and afterwards a receipt for money for the cure; though both the

letters and receipt also, as afterwards appeared, were forged. Then she set two or three female instruments to discourse her case in all their gossips' companies, and at the tea-tables wherever they came, and to magnify the lady's prudence in refusing such a man, and what an escape she had had in being clear of him, pretending she had rejected him for his lewdness, and bad circumstances.

Such a discourse as this at a tea-table, it could not be expected would be long a secret; it ran from one tittle-tattle society to another; and in every company, snowball-like, it was far from lessening; and it went on, till at length the tradesman found himself obliged to trace it as far and as well as he could, to endeavour to vindicate his character.

But it was to no purpose to confront it: when one and another was asked, they only answered, they heard so, and heard it in company in such and such a place; and some could remember where they heard it, and some could not; and the poor tradesman, though he was really a man of substance, sunk under it prodigiously; his new mistress, whom he courted, refused him, and would never hear anything in his favour, or trouble herself to examine whether it was true or no; it was enough, she said, to her, that he was loaded with such a report; and if it was unjust, she was sorry for it; but the misfortune must be his, and he must place it to the account of his having made some enemies, which she could not help.

As to his credit, the slander of his first mistress's raising was spread industriously, and with the utmost malice and bitterness, and did him an inexpressible prejudice; every man he dealt with was shy of him; every man he owed anything to, came for it; and, as he said, he was sure he should see the last penny demanded. It was his happiness

that he had wherewith to pay; for had his circumstances been in the least perplexed, the man had been undone; nay, as his affairs might have lain, he might have been able to have paid forty shillings in the pound, and yet have been obliged to shut up his shop.

It is true, he worked through it, and carried it so far as to fix the malice of all the reports pretty much upon his first mistress, and particularly so far as to discover that she was the great reason of his being so positively rejected by the other; but he could never fix it so upon her as to recover any damages.

My inference from all this shall be very brief. If the tongues of every ill-disposed envious person may be thus mischievous to the tradesman, and he is so much at the mercy of the slandering part of the world, how much more should tradesmen be cautious and wary how they touch or wound the credit and character of one another! There are but a very few tradesmen who can say they are out of the reach of slander, and that the malice of enemies cannot hurt them with the tongue; here and there one, and those ancient and well established, may be able to defy the world; but there are so many others, that I think I may warn all tradesmen against making havoc of one another's reputation, as they would be tenderly used in the same case.

And yet I cannot but say it is too much a tradesman's crime to speak slightly and contemptibly of other tradesmen their neighbours, or, perhaps rivals in trade, and to run them down in the characters they give of them, when inquiry may be made of them, as often is the case, when ignorant people think to inform themselves of their circumstances, by going to those whose interest it is to defame and run them down.

I know no case in the world in which there is more occasion for the golden rule, *Do as you would be done unto.* It is true, that friendship may be due to the inquirer; but still so much justice is due to the person inquired of, that it is very hard to speak in such cases, and not be guilty of raising dust, as they call it, upon your neighbour; and at least hurting, if not injuring him.

It is, indeed, so difficult a thing, that I scarce know what stated rule to lay down for the conduct of a tradesman in this case. A tradesman at a distance is going to deal with another tradesman, my neighbour; and before he comes to bargain, or before he cares to trust him, he goes, weakly enough, perhaps, to inquire of him and of his circumstances, among his neighbours and fellow-tradesmen, perhaps of the same profession or employment; and who, among other things, it may be, are concerned, by their interest, that this tradesman's credit should not rise too fast; what must be done in this case?

If I am the person inquired of, what must I do? If I would have this man sink in his reputation, or be discredited, and if it is for my interest to have him cried down in the world, it is a sore temptation to me to put in a few words to his disadvantage; and yet if I do it in gratification of my private views or interest, or upon the foot of resentment of any kind whatever, however just and reasonable the resentment may be, it is utterly unjust and unlawful, and is not only unfair as a man, but unchristian.

If, on the other hand, I give a good character of the man, or of his credit in business, in order to have the inquirer trust him, and at the same time know or believe that he is not a sound or good man as to trade, what am I doing then? It is plain, I lay a snare for the inquirer, and am, at least, instrumental to his loss, without having really any design

to hurt him: for it is to be supposed, before he came to me to inquire, I had no view of acting anything to his prejudice.

Again; there is hardly any medium; for to refuse or decline giving a character of a man, is downright giving him the worst character one can. It is, in short, shooting him through the head in his trade; for let your reasons for it be what they will, to refuse giving a character, is giving a bad character, and is generally so taken, whatever caution or argument you use to the contrary.

In the next place; it is hard, indeed, if an honest neighbour be in danger of selling a large parcel of goods to a fellow who I may know it is not likely should be able to pay for them, though his credit may, in the common appearance, be pretty good at that time; and what must I do? If I discover the man's circumstances, which perhaps I am let into by some accident, the man is undone; and if I do not, the tradesman, who is in danger of trusting him, is undone.

In this case, the way, I think, is clear, if I am obliged to speak at all in the case; the man unsound is already a bankrupt at bottom, and must fail; but the other man is sound and firm, if this disaster does not befall him; the first has no wound given him, but, negatively, he stands where he stood before; whereas the other is drawn in, perhaps to his own ruin. In the next place, the first is a knave; for he offers to buy, and knows he cannot pay. In a word, he offers to cheat his neighbour.

In this case, I think, I am obliged to give the honest man a due caution for his safety, if he desires my advice; and that for the same reason as I ought to warn an honest man against a thief; for he is as bad, or worse, who takes up goods of another, and

knows he shall never be able to pay for them. Upon the whole, every part of this discourse shows how much a tradesman's welfare depends upon the justice and courtesy of his neighbours, and how nice and critical a thing his reputation is.

This, well considered, would always keep a tradesman humble, and show him what need he has to behave courteously and obligingly among his neighbours; for one malicious word from a man much meaner than himself may overthrow him in such a manner as all the friends he has may not be able to recover him; a tradesman, if possible, should never make himself any enemies.

But if it is so fatal a thing to tradesmen to give characters of one another, and that a tradesman should be so backward in it for fear of hurting his neighbour, and that, notwithstanding the character given should be just, and the particular reported of him should be true; with how much greater caution should we act in like cases, where what is suggested is really false in fact, and the tradesman is innocent! There is an artful way of talking of other people's reputation, which, really, however some people salve the matter, is equal in malice to the worst thing they can say; this is, by rendering them suspected, talking doubtfully of their characters and of their conduct, I do not know what to say to such a man; a gentleman came to me the other day to inquire about him, but I knew not what to say; I durst not say that I would trust him with five hundred pounds myself; but I do not know, indeed, but he may be a good man at bottom; yet I must needs say, that if he would mind his business a little more, it would be never the worse for his family.

He is asked of the currency of another's payments; and he answers, I know not what to say; he may

pay them at last; but he seems not to put the value upon his credit that I think he ought. I have heard saucy boys huff him at his door for bills, on his endeavouring to put them off. Indeed, I must needs say, I had a bill on him, some weeks ago, for a hundred pounds, and he paid me very currently, and without any dunning, or often calling upon; it is true, I offered him a bargain at that time, and a man would struggle hard to pay well for a good bargain.

Thus may a man in trade be insidiously wounded in his credit. But the tradesmen that will thus behave to one another, cannot be supposed to be men of much principle, but will be apt to lay hold of any other advantage to hurt their neighbour, how unjust soever; and, indeed, will wait for an occasion of such advantnge; and where is there a tradesman, but who, if he be ever so circumspect, may some time or other give his enemy, who watches for his halting, advantage enough against him? When such a malicious tradesman appears in any place, all the honest tradesmen about him ought to join to expose him; they should blow him among the neighbourhood as a public nuisance, as a common barreter, or raiser of scandal; by such a general aversion to him, they would bring him into so just a contempt, that nobody would keep him company, much less credit anything he said; and then his tongue would be no slander; his breath would be no blast; and nobody would either tell him anything, or hear anything from him; and this kind of usage, I think, is the only way to put a stop to a defamer; for when he has no credit of his own left, he will be unable to hurt any of his neighbours.

CHAP. XVIII.

Of partnership in trade. What trades are generally carried on in partnership. Partnerships, in what instances most dangerous. At what time a man should take a partner to ease himself. Mutual diligence and application, in general, the only safe partnership. How one partner may honestly ruin another. The honester and more diligent the one partner, the more dangerous; especially if the other relaxes in his care and industry. Further instances of the danger of partnerships. Particulars in which one partner may greatly damage another. Partnerships, upon the whole, to be generally avoided; but, if they are entered into, in what cases most, and in what cases least eligible.

THERE are some businesses which are more particularly accustomed to partnerships than others, and are very seldom managed without; and others, in which they rarely join in partnership.

Mercers, linendrapers, banking goldsmiths, and such considerable trades, are generally carried on in partnership; but trades of less business are carried on, generally speaking, single handed.

Some merchants, who carry on great business in foreign ports, have what they call houses in those ports, where they plant and breed up their sons and apprentices; but these are not of the number of the tradesmen to whom I am at this time addressing myself.

The trading in partnership is not only liable to more hazards and difficulties, but it exposes the

tradesman to more snares and disadvantages, by a great deal, than the trading with a single hand does; and some of those snares are these:—

1. If the partner is a stirring, diligent, capable man, there is danger of his slipping into the whole trade, by his application; so that you bring in a snake into your chimney-corner, which, when it is warmed and grown vigorous, turns about at you, and hisses you out of the house. It is with the tradesman, in the case of a diligent and active partner, as I have already observed it was in the case of a trusty and diligent apprentice; namely, that if the master does not appear constantly at the head of the business, and make himself known by his own application and diligence, he will soon find the fatal effects of his remissness.

He who is most constantly found in the shop, will never fail to be esteemed the principal person concerned in it; and, be it a servant or a partner, the chief loses himself extremely by the advances the other makes of that kind; for whenever they part again, either the apprentice, by being out of his time; or the partner, by the expiration of the articles, or by any other determination of their agreement; the customers most certainly desire to deal with the man whom they have so often been served by; and if they miss him, inquire after and follow him.

It is true, the apprentice is the more dangerous of the two, because his separation is supposed to be more certain, and generally sooner than the partner. The apprentice is not known, and cannot have made his interest among the buyers, but for perhaps a year, or a year-and-half before his time expired; and then, when his time is out, he certainly removes, if he can set up for himself, unless he is taken into the shop as a partner; and that indeed prolongs the

time, and places the injury at a greater distance, but still it makes it the more influencing when it comes, and unless he is brought some how or other into the family, and becomes one of the house, perhaps by marriage, or some other settled union with the master, he never goes off without making a great chasm in the master's affairs; and the more, by how much he has been more diligent and useful in the trade.

If the partner was not an apprentice, but that they either came out of their times together, or near it; or had a shop and business before, but quitted it to come in; it may then be said that he brought part of the trade with him, and so increased the trade, when he joined with the other, in proportion to what he may be said to carry away when he went off. This is the best thing that can be said of a partnership; and then I have this to add, first, that the tradesman who took the partner in, has a fair field indeed to act with his partner; and must take care, by his constant attendance, due acquaintance with the customers, and appearing in every part of the business, to maintain not his interest only, but the appearance of his interest, in the shop or warehouse, that he may on every occasion, and to every customer, be known to be what he is; and that the other is at best but a partner.

He that takes a partner only to ease him of the toil of his business, that he may take his pleasure, and leave the drudgery, as he calls it, to the partner, should take care not to do it till about seven years before he resolves to leave off trade; that, at the end of the partnership, he may be satisfied to give up the trade to his partner, or see him run away with it, and not trouble himself about it.

But if he takes a partner at his beginning, with an intent, by their joint enlarged stock, to enlarge

their business, and so to carry on a capital trade, which perhaps neither of them were able to do by themselves, and which is the only justifiable reason for taking a partner at all, he must resolve then to join with his partner, not only in stock, but in diligence and application, that the trade may flourish by their joint assistance and constant labour, like two oxen yoked together in the same draught; and this indeed is the only safe circumstance of a partnership; then indeed they are properly partners, when they are assistants to one another; whereas otherwise they are like two gamesters, striving to worm one another out, and to get the mastery in the play they are engaged in.

The very word 'partner' imports the substance of the thing, and they are, as such, engaged to a mutual application, or they are no more partners, but rather one is the trading gentleman, and the other is the trading drudge. But even then let them depend, the drudge will carry away the trade, and the profit too, at last: and this is the way how one partner may honestly ruin another; and, for aught I know, it is the only one; for it cannot be said but that the diligent partner acts honestly in acting diligently, and if the other did the same, they would both thrive alike; but if one is negligent and the other diligent, one extravagant and expensive, the other frugal and prudent, it cannot be said to be his fault that one is rich and the other poor; that one increases in the stock, and the other is lessened, and at last worked quite out of it.

As a partner then is taken in only for ease, to abate the first tradesman's diligence, and take off the too intense edge of his application, so far a partner, let him be as honest and diligent as he will, is dangerous to the tradesman; nay, the more honest

and the more diligent he is, the more dangerous he is; and a tradesman ought to be very cautious in the adventure (for indeed it is an adventure), that he be not brought in time to relax his diligence by having a partner, even contrary to his first intention; for laziness is a subtle insinuating thing, and it is a sore temptation to a man of ease and indolence, to see his work done for him, and less need of him in the business than used to be, and yet the business to go on well too. And this danger is dormant, and lies unseen, till, after several years, it rises as it were out of its ambuscade, and surprises the tradesman, letting him see, to his loss, what his neglect has cost him.

2. But there are other dangers in partnership, and those not a few; for you may not only be remiss and negligent, remitting the weight of the business upon him, and depending upon him for its being carried on, by which he makes himself master, and brings you to be forgot in the business; but he may be crafty too, and designing in all this, and then he by degrees gets the capital interest, as well as stock in the trade; while the true original of the shop, who laid the foundation of the whole business, brought a trade to the shop, or brought commissions to the house, and whose the business more particularly is, is secretly supplanted; and, with the concurrence of his own negligence (for without that it cannot be), is, as it were, laid aside, and at last quite thrust out.

Thus, whether honest or dishonest, the tradesman is circumvented, and the partnership is made fatal to him; for it was all owing to that; the tradesman was diligent before, understood his business, and kept close to it, gave up his time to it, and by employing himself, prevented the indolence which he

finds breaking insensibly upon him afterwards, by being made easy, as they call it, in the assistance of a partner.

3. But there are abundance of other cases which make a partnership dangerous; for if it be so where the partner is honest and diligent, and where he works into the heart of the business by his industry and application, or by his craft and insinuation, what may it not be if he proves idle and extravagant; and if, instead of working him out, he may be said to play him out of the business; that is to say, prove wild, expensive, and run himself and his partner out, by his extravagance?

There are but too many examples of this kind; and here the honest tradesman has the labouring oar indeed! for instead of being assisted by a diligent, industrious partner, whom on that account he took into the trade, he proves a loose, extravagant, wild fellow, runs abroad into company, and leaves him (for whose relief he was taken in) to bear the burden of the whole trade, which perhaps was too heavy for him before; and if it had not been so, he had not been prevailed with to have taken in a partner at all.

This is indeed a terrible disappointment, and is very discouraging; and the more so, because it cannot be recalled; for a partnership is like matrimony, it is almost engaged in for better for worse, till the years expire; there is no breaking it off, at least not easily; but all the inconveniences which are to be feared, will follow and stare in your face: as first, the partner draws out all his stock; and this sometimes is of itself a blow fatal enough; for perhaps the other cannot take the whole trade upon himself, and cannot carry on the trade upon his own stock, if he could, he would not, as I have said, have taken in a partner at all. This withdrawing

the stock has sometimes been very dangerous to a partner; nay, if even the partner withdrawing should carry off none of the business, but leave off, or go into another, this may be of no less fatal consequence; for it is very likely, when the one has withdrawn his part, the other may not, with what is left, be able to carry on the whole business; which it is very probable was increased so by the joint stock and interest as to require all they both had to carry it on smoothly; and then, possibly, he may think himself obliged to take up money at interest; to slacken in his payments; and in that be subject to more inconveniences than he was at first setting out in the world.

He, therefore, that takes a partner into his trade, for the support of his stock, to enjoy the assistance of so much cash to carry on the trade, ought seriously to consider what he shall be able to do when the partner, breaking off the partnership, shall carry all his stock, and the improvement of it too, with him. Perhaps the tradesman's stock is not much increased; possibly, not at all; nay, perhaps the stock is lessened, instead of being increased, and they have rather gone backward than forward; what shall the tradesman do in such a case? and how shall he bear the breach in his stock, which that separation would make?

Thus he is either tied down to the partner, or the partner pinned down to him, for he cannot separate without a breach. It is a sad truth to many a partner, that when the partnership comes to be finished and expired, the man would let his partner go; but the other cannot go without tearing him all to pieces whom he leaves behind him; and yet it may happen that the partner being loose, idle, and extravagant, will ruin both if he stays. And there may still possibly be a case where the party going

off shall carry with him, by virtue of his craft, or his superior industry, as we have hinted, the best of the customers, whom possibly he might never have known, but by grafting himself, as it were, on his partner's stock and acquaintance.

These are the dangers of partnership in some of the best circumstances of it; but how hazardous, and how fatal is it in other cases! and how many an honest and industrious tradesman has been prevailed with to take in a partner to ease himself in the weight of the business, or on several other accounts, some perhaps reasonable and prudent enough, but has found himself immediately involved in a sea of trouble, brought into innumerble difficulties, concealed debts, and unknown encumbrances; such as he could no ways extricate himself out of; and so both have been unavoidably ruined together!

These cases are so various, and so uncertain, that it is not easy to enumerate them; but we may include the particulars in a general or two.

1. One partner may contract debts even in the partnership itself, so far unknown to the other, as that the other may be involved in the danger of them, though he was not at all concerned in, or acquainted with them at the time they were contracted.

2. One partner may discharge debts for both partners; and so, having a design to be knavish, may go and receive money, and give receipts for it, and not bringing it to account, or not bringing the money into cash, may wrong the stock to so considerable a sum as may be to the ruin of the other.

3. One partner may confess judgment, or give bonds or current notes in the name, and as for the account of the company, and yet convert the effects

to his own private use, leaving the stock to be answerable for the value.

4. One partner may sell and give credit, and deliver parcels of goods, to what sum or what quantity he thinks fit, and to whom; and so, by his indiscretion, and perhaps by connivance and knavery, lose to the stock what parcel of goods he pleases, to the ruin of the other; and so bring themselves to be both bankrupt together.

5. Nay, to sum up all, one partner may commit acts of bankruptcy without the knowledge of the other, and thereby subject the united stock, and both or all the partners to the danger of a commission, when they may themselves know nothing of it till the blow is given, and given so as to be too late to be retrieved.

All these, and many more, being the ill consequences and dangers of partnership in trade, I cannot but seriously warn the honest, industrious tradesman, if possible, to stand upon his own legs, and to go on upon his own bottom; to pursue his business diligently, but cautiously; and what we call fair and softly; for is it not much better to carry on but a middling business, and let it be his own, than to push eagerly at a vast trade and enjoy but half of it?

There may be cases indeed which may have their exceptions to this general head of advice; partnerships may sometimes prove successful; and in some particular businesses they are more necessary than in others; and, in some they tell us that they are absolutely necessary; though the last I can by no means grant: but, be that as it will, there are so many cases more in number, and of great consequence too, wherein persons miscarry, by the several perplexed circumstances, differing tempers, and open

knavery of partners, that I cannot but give it as a friendly advice to all tradesmen, if possible, to avoid partnerships of all kinds.

But if the circumstances of trade require partnerships, and the risk must be run, I would recommend to the tradesman not to enter into partnership but under the following circumstances :—

1. Not to take in any partner who should be allowed to carry on any separate business, in which the partnership is not concerned. Depend upon it, whatever other business your partner carries on, you run the risk of it, first or last, as much as you do of your own; and that with this particular circumstance too, that you have the hazard without a share in the profit and success; which is very unequal. I know some will say that there may be provision made so effectually in the articles of partnership, that the united stock should be concerned in no other interests or engagements but its own; but let such cunning gentlemen tell me, if the partner meets with a disappointment in his other undertakings, which wounds him so deep as to break him, will it not affect the partnership then? for, 1. May it not cause his stock to be drawn hastily out, and perhaps violently too? 2. May it not touch the credit of the partner to be concerned so intimately with a man who has failed? for though a man's bottom may support him, if it be very good, yet it makes the world a little in suspense about him for awhile, till they see he has weathered the point. Either of these are so essential to the tradesman, whose partner thus sinks by his own private breaches, though the partnership may not be concerned in them, that it is worth while to caution the tradesman against venturing. And I must add too, that it is not so easy to provide a method how

to avoid being fallen upon for those debts also, as some may imagine.

It is certain, as I formerly noted, rumour will break a tradesman, almost at any time; it matters not, at first, whether the rumour be true or false. What rumour can sit closer to a man in business, his own personal misfortunes excepted, than such as this, That his partner is broke? That his partner has met with a loss, suppose an insurance, suppose a bubble or cheat, or we know not what, the partner is sunk; no man knows whether the partnership be concerned in it, or no; and while it is not known, every man will suppose it; for mankind always think the worst of everything.

What can be a closer stroke at the poor tradesman? He knows not what his partner has done; he has reason to fear the worst; he even knows not himself, for awhile, whether he can steer clear of the rocks, or no; but soon recovers, knows his own circumstances, and struggles hard with the world, pays out his partner's stock, and gets happily over it. And it is well he does so; for where one stands and keeps up his reputation and his business in such a case, there are twenty would be undone.

Who then would run the venture of a partner if it were possible to avoid it? and who, if they must have a partner, would have one that was concerned in separate business, in which the partnership was not engaged?

2. If you must have a partner, always choose one rather under than over you; by this I mean, take him for a fifth, a fourth, or at most a third; never for a half. There are many reasons to be given for this, besides that of having the greater share of profits; but the principal reasons are these; first, in case of any disaster, in any of the particular supposed accidents which

I have mentioned, and that you should be obliged to pay out your partner's stock, it will not be so heavy, or be so much a blow to you; and, secondly, you preserve to yourself the governing influence in your own business; you cannot be overruled, overawed, or dogmatically told, It shall, or shall not, be thus or thus. He that takes in a partner for a third, has a partner servant; he that takes him for a half, has a partner master, or director. Let your partner have always a lesser interest in the business than yourself, and be rather less acquainted with the business than yourself, at least not better; you should rather have a partner to be instructed, than a partner to instruct you; for he that teaches you, will always taunt you.

3. If you must have a partner, let him always be your junior, rather than your senior in the business, whether he is so in years or not. There are many reasons why the tradesman should choose this, and particularly the same as in the former case; that is to say, to maintain the superiority of the business in his own hands: and this I mention, not at all upon account of the pride or vanity of the superiority, for that is a trifle compared to the rest, but that he may have the more authority to inspect the conduct of his partner, in which he is so much and so essentially concerned, and to inquire whether he is doing anything, or taking any measures, dangerous or prejudical to the stock, or to the credit of the partnership; that so, if he finds anything, he may restrain him: and prevent in time the mischief which would otherwise be inevitable to them both.

There are many other advantages to a tradesman who is obliged to take a partner, by keeping in his own hands the major part of the trade, which are too long to repeat here; such as his being always

able to put a check to any rash adventure, any launching into bubbles and projects, and things dangerous to the business; and this is a very needful thing in a partnership, that one should be able to correct the rash resolves of another in hazardous cases.

By this correcting of rash measures, I mean overruling them with moderation and temper, for the good of the whole, and for their mutual advantage. The Romans had frequently two generals, or consuls, to command their armies in the field; one of which was to be a young man, that, by his vigour and sprightly forwardness, he might keep up the spirits and courage of the soldiers, encourage them to fight, and lead them on by his example; the other an old soldier, that, by his experience in the military affairs, age, and counsels, he might a little abate the fire of his colleague, and might not only know how, but when to fight; and the want of this lost them many a victory, and the great battle of Cannæ in particular, in which eighty thousand Romans were killed in one day.

To compare small things with great, I may say, it is just so in the affair of trade; you should always join a sober grave head, weighed to business, and acquainted with trade, to the young trader, who will the easier give up his judgment, and be governed by the solid experience of the other.

Again; if you must go into partnership, be sure, if possible, you take nobody into partnership but such as whose circumstances in trade you are fully acquainted with; such there are frequently to be had among relations and neighbours; and such, if possible, should be the man that is taken into partnership, that the hazard of unsound circumstances may be avoided; a man may else be taken into partnership who may be really bankrupt, even be-

fore you take him in; and such things have been done, to the ruin of many a honest tradesman.

If possible, let your partner be a beginner, that his stock may be reasonably supposed to be free and unentangled; and let him be one that you know personally, and his circumstances, and did know even before you had any thoughts of engaging together.

All these cautions are with a supposition that a partner must be had; but I must still give it as my opinion, in the case of such tradesmen as I have all along directed myself to, that, if possible, they should go on single handed in trade; and I close it with this brief note, respecting the qualifications of a partner, as above, that,

Next to no partner, such a partner is best.

CHAP. XIX.

Of honesty and veracity in dealing. In what cases a little latitude seems allowable to a tradesman; which even the buyers make necessary. How much to be wished that all falsehoods could be avoided in trade. Of breaking promises of payment. Arguments with relation to the morality of this. Custom has seemed to lessen the crime in breaking through those sort of promises. The cases distinguished where the breach is excusable, and where not. Best to be as little positive in a promise as possible.

THERE is a specific difference between honesty and knavery, which can never be altered by trade, or any other thing; nor can that integrity of mind

which describes, and is peculiar to, a man of honesty, be ever abated to a tradesman; the rectitude of his soul must be the same; and he must not only intend or mean honestly and justly, but he must act so, and that in all his dealings; he must neither cheat nor defraud, overreach nor circumvent, his neighbour, or anybody he deals with; nor must he design to do so, or lay any plots or snares to that purpose in his dealing; as is frequent in the general conduct of too many, who yet would take it very ill to have any one tax their integrity.

But, after all this is premised, there are some latitudes which a tradesman is and must be allowed, and which, by the custom and usage of trade, he may give himself a liberty in, which cannot be allowed in other cases; some of which are,

1. The liberty of asking more than he will take. I know some people have condemned this practice as dishonest: and the quakers, for a time, strictly stood to their point in the contrary practice, resolving to ask no more than they would take, upon any occasion whatsoever, and choosing rather to lose the selling of their goods, though they could afford sometimes to take what was offered, rather than abate a farthing of the price they had asked; but time, and the necessities of trade, have brought them a good deal off of that severity; and they by degrees came to ask, and abate, just as other honest tradesmen do, though not perhaps as those do who give themselves too great a liberty that way.

Indeed it is the buyers that make this custom necessary; for they, especially those who buy for immediate use, will first pretend positively to tie themselves up to a limited price, and bid them a little and a little more, till they come so near the price, that the sellers cannot find in their hearts to

refuse it, and then they are tempted to take it, notwithstanding their first words to the contrary. It is common indeed for the tradesmen to say, they cannot abate anything, when yet they do and can afford it; but the tradesman should indeed not be understood strictly and literally to his words, but as he means it; that is to say, that he cannot reasonably abate; and that he cannot abate, without underselling the market, or underrating the value of his goods; and there he may say true: and so the meaning is honest, that he cannot abate; and yet, rather than not take your money, he may at last resolve to do it, in hopes of getting a better price for the remainder, or being willing to abate his ordinary gain, rather than disoblige the customer; or being perhaps afraid he should not sell off the quantity in tolerable time, having possibly a large stock by him, the disposing of some of which will enhance the value of the rest.

In these cases I cannot say a shopkeeper should be tied down to the literal meaning of his words in the price he asks; or that he is guilty of lying in not adhering stiffly to the letter of his first demand; though at the same time I would have every tradesman take as little liberty that way as may be. And if the buyers would expect the tradesman should keep strictly to his demand, they should not stand and haggle, and screw the shopkeeper down, bidding from one penny to another, to a trifle within his price, so as it were to push him to the extremity either to turn away his customer for a sixpence, or some such trifle, or to break his word; as if he would say, I will force you to speak falsely, or turn me away for a trifle.

In such cases, if indeed there is a breach, the sin is the buyer's; at least he puts himself in the devil's stead, and makes himself both tempter and

accuser; nor can I say that the seller is, in that case, so much to blame as the buyer; for the latter as often says, I won't give a farthing more, and yet advances; as the former says, I can't abate a farthing, and yet complies. These are, as I call them, trading-lies; and it were to be wished they could be avoided on both sides; and the honest tradesman does avoid them as much as possible; but yet must not, in all cases, be tied up to the strict literal sense of the expression.

2. Another trading license is that of appointing and promising payments of money; which men in business are often forced to make, and too often obliged to break. Let us state this case as clearly as we can.

The credit usually given by one tradesman to another, as particularly by the merchant to the wholesale-man, and by the wholesale-man to the retailer, is such, that, without tying the buyer up to a particular day of payment, they go on buying and selling, and the buyer pays money upon account, as his convenience admits, and as the seller is content to take it; this occasions the merchants, or the wholesale-men, to go about, as they call it, a dunning among their dealers, and which is generally the work of every Saturday. When the merchant comes to his customer, the wholesale-man, or warehouse-keeper, for money, he puts him off, very probably, from week to week, making each time promises of payment, which he is forced to break; but at last, after several disappointments, he makes shift to pay him.

The occasion of this is, the wholesale-man sells the merchant's goods to several retailers; and, if they paid him in time, he would be able to keep his word; but they disappointing him, he is forced, in his turn, to disappoint the merchant; but all the

while it is presumed, if he be an honest man, he never makes a promise but he intends otherwise; and has reasonable, and very probable grounds, for hoping he shall be enabled so to do.

The merchant, in his turn, except his circumstances are very good, is obliged to put off the Blackwel-hall factor, or the packer, or the clothier, or whomever he deals with, in proportion; and thus promises go round for payment; and those promises are kept or broken as money comes in, or as disappointments happen; and all this while here is no breach of honesty or parole, no lying or supposition of it, among the tradesman, either on one side or other.

But let us come to the morality of it. To break a solemn promise is a very bad thing, that is certain; there is no coming off of it; and here the first fault might be enlarged upon, viz., of making the promise, which, say the strict objectors, they should not do. But the tradesman's answer is this; all those promises ought to be taken as they are made, namely, with a contingent dependence upon the circumstances of trade, such as promises made them by others who owe them money, or the supposition of a week's trade bringing in money by retail, as usual both of which are liable to fail, or at least to fall short; and this the person who calls for the money knows, and takes the promise with those attending casualties, which, if they fail, he knows the shopkeeper, or whoever he is, must fail him too.

The case is plain; if the man had the money in cash, he need not make a promise or appointment for a further day; for that promise is no more or less than a capitulation for a week's forbearance, on his assurance, that, if possible, he will not fail to pay him at that time. It is objected, that the words, if possible, should then be mentioned; which would

solve the morality of the case. To this I must answer that I think it needless, unless the man, to whom the promise was made, could be supposed to believe the promise was to be performed, whether it was possible or no; which no reasonable man can be supposed to do.

There is a parallel case to this in the ordinary appointment of people to meet either at place or time, upon occasions of business. Two friends make an appointment to meet the next day at such a house; one says to the other, Do not fail me at that time, for I will certainly be there; the other answers, I will not fail. Some people object against these positive appointments, and tell us we ought to say, I will, if it please God; or, I will, life and health permitting.

But to say a word to our present custom: since Christianity is the public profession of the country, and we are to suppose we not only are Christians ourselves, but that all those we are talking to, or of, are also Christians, we must add that Christianity supposes we acknowledge that life, and all the contingencies of life, are subjected to the dominion of Providence, and liable to all those accidents which God permits to befall us in the ordinary course of our living in the world; therefore we expect to be taken in that sense in all such appointments; and it is but justice to us as Christians, in the common acceptation of our words, that when I say I will certainly meet my friend at such a place, and at such a time, he should understand me to mean, if it pleases God to give me life and health, or that his providence permits me to come. For we all know that else I cannot meet, or so much as live.

Not to understand me thus, is as much as to say you do not understand me to be a Christian, or to act like a Christian in anything; and, on the other

hand, them that understand it otherwise I ought not to understand to be Christians. Nor should I be supposed to put any neglect or dishonour upon the government of Providence in the world, or to suggest that I did not think myself subjected to it, because I omitted the words in my appointment.

In like manner, when a man comes to me for money, I put him off; that, in the first place, supposes I have not the money by me, or cannot spare it to pay him at that time; if it was otherwise, it may be supposed I would pay him just then. He is then perhaps impatient, and asks me when I will pay him, and I tell him at such a time; this naturally supposes, that by that time I expect to be supplied, so as to be able to pay. I have current bills, or promises of money, to be paid me; or I expect the ordinary takings in my shop or warehouse will supply me to make good my promise. Thus my promise is honest in its foundation, because I have reason to expect money to come in, to make me in a condition to perform it; but so it falls out, contrary to my expectations, and contrary to the reason of things, I am disappointed and cannot do it; I am then a trespasser upon my creditor, whom I ought to have paid, and I am under affliction enough on that accouut; and I suffer in my reputation for it also; but I cannot be said to be a liar, an immoral man, a man that have no regard to my promise, or the like. For at the same time I have perhaps used my utmost endeavour to do it, but am prevented by several men breaking promise with me, and I am no way able to help myself.

It is objected to this, that then I should not make my promises absolute, but conditional. To this I say, that the promises, as is above observed, are really not absolute, but conditional, in the very na-

ture of them, and are understood so when they are made; or else they that hear them do not understand them as all human appointments ought to be understood. I do confess it would be better not to make an absolute promise at all, but to express the condition or reserve with the promise, and say, I will if I can; or, I will if people are just to me, and perform their promises to me.

But the importunity of the person who demands the payment will not permit it; nothing short of a positive promise will satisfy; they never believe the person intends to perform, if he makes the least reserve or condition in his promise, though at the same time they know that even the nature and the reason of the promise strongly imply the condition; and the importunity of the creditor occasions the breach which he reproaches the debtor with the immorality of.

Custom, indeed, has driven us beyond the limits of our morals in many things, which trade makes necessary, and which we can now very rarely avoid; so that if we must pretend to go back to the literal sense of the command, if our yea must be yea, and our nay, nay, why, then, it is impossible for tradesmen to be Christians, and we must unhinge all business, act upon new principles in trade, and go on by new rules; in short, we must shut up shop, and leave of trade, and so in many things we must leave off living; for as conversation is called life, we must leave off to converse. All the ordinary communication of life is now full of lying; and what with table-lies, salutation-lies, and trading-lies, there is no such thing as every man speaking truth with his neighbour.

But this is a subject would launch me out beyond my present bounds, and make a book by itself; I return to the case particularly in hand, promises of

of payment of money. Men in trade, I say, are under this unhappy necessity; they are forced to make them, and they are forced to break them; the violent pressing and dunning, and perhaps threatening too, of the creditor, when the poor shopkeeper cannot comply with his demand, forces him to promise. In short, the importunate creditor will not be otherwise put off; and the poor shopkeeper, almost worried, and perhaps a little terrified too, and afraid of him, is glad to do and say anything to pacify him; and this extorts a promise, which, when the time comes, he is no more able to perform than he was before; and this multiplies promises, and consequently breaches; so much of which are to be placed to the account of force, that I must acknowledge, though the debtor is to blame, the creditor is too far concerned in the fault of it to be excused; and it were to be wished some other method could be found out to prevent the evil, and that tradesmen would resolve with more courage to resist the importunities of the creditor, be the consequence what it would, rather than break in upon their morals, and load their consciences with the reproaches of it.

I knew a tradesman who, labouring long under the ordinary difficulties of men embarrassed in trade, and past the possibility of getting out, and being at last obliged to stop and call his people together, told me that after he was broke, though it was a terrible thing to him at first, as it is to most tradesmen, yet he thought himself in a new world, when he was at a full stop, and had no more the terror upon him of bills coming for payment, and creditors knocking at his door to dun him, and he without money to pay; he was no more obliged to stand in his shop, and be bullied and ruffled by his creditors; nay, by their apprentices and boys, and

sometimes by porters and footmen, to whom he was forced to give good words, and sometimes strain his patience to the utmost limits; he was now no more obliged to make promises, which he knew he could not perform, and break promises as fast as he made them, and so lie continually, both to God and man. And he added the ease of his mind, which he felt upon that occasion, was so great, that it was as if a heavy load were taken off his back, under which he was no longer able to stand; and that it balanced all the grief he was in at the general disaster of his affairs; and further, that even in the lowest of his circumstances which followed, he would not go back to live in a good figure as he had done, if it had been in his choice, and to be in the exquisite torture of want of money to pay his bills, and keep off his duns, as he was before.

This necessarily brings me to observe here, and it is a little for the ease of the tradesman's mind, in such severe cases, that there is a distinction to be made in this case, between wilful premeditated lying, and the necessity men may be driven to by their disappointments and other accidents of their circumstances, to break such promises as they had made with a honest intention of performing them.

He that breaks a promise, however solemnly made, may be a honest man; but he that makes a promise with a design to break it, or with no resolution of performing it, cannot be so. Nay, to carry it further, he that makes a promise and does not do his endeavour to perform it, or to put himself into a condition to perform it, cannot be a honest man. A promise once made supposes the person willing to perform it, if it were in his power, and has a binding influence upon the person who made it, so far as his power extends; or that he can, within the reach of any reasonable ability, perform the con-

ditions; but if it is not in his power to perform it, as in this affair of payment of money is often the case, the man cannot be condemned as dishonest.

It must, however, be acknowledged, that it is a very mortifying thing to a honest tradesman to be obliged to break his word; and therefore where men can possibly avoid it, they should not make their promises of payment so positive, but rather conditional, and thereby avoid both the immorality and the discredit of breaking their word; nor will any tradesman, I hope, harden himself in a careless forwardness to promise, without endeavouring or intending to perform, from anything said in this chapter; for be the excuse for it as good as it will, as to the point of strict honesty, he can have but small regard to his own peace of mind, or to his own credit in trade, who will not avoid it as much as possible.

CHAP. XX.

Of the customary frauds of trade, which some allow themselves to practise and pretend to justify to the rules of honesty; and 1. *Of receiving and putting off false money.* 2. *Of the various arts used by tradesmen to impose on the judgment of the buyer, by false lights, artificial side windows, trunk-lights, &c., and in what cases art is excusable; in what not.* 3. *Of shop rhetoric; it is generally a corrupt means to a vicious end. Garbling formerly designed to cure this rhetorical lying. The subject humorously illustrated by a short dialogue between a shopkeeper and his customer, put into plain English. A happy medium in this point recommended.*

It is certainly true, that few things in nature are simply unlawful and dishonest, but that all crime is made so by the addition and concurrence of circumstances, and of these I am now to speak; and the first I take notice of is that of taking or putting off counterfeit or false money.

It must be confessed that calling in the old money, in the time of the late king William, was an act particularly glorious to that reign; and in nothing more than this, that it delivered trade from a terrible load, and tradesmen from a vast accumulated weight of daily crime. There was scarce a shopkeeper that had not a considerable quantity of false and unpassable money; not an apprentice that kept his master's cash but had an annual loss, which they sometimes were unable to support, and some-

times their parents and friends were called upon for the deficiency.

The consequence was, that every raw youth, or unskilful boy that was sent to receive money, was put upon by the cunning tradesman; and all the bad money they had was tendered in payment among the good, that by ignorance or oversight some might possibly be made to pass; and as these ignorantly or carelessly took it, so they were not wanting in all the artifice and sleight of hand they were masters of, to put it off again. So that, in short, people were made bites and cheats to one another, in all their business; and if you went but to buy a pair of gloves, or stockings, or any trifle at a shop, you went with bad money in one hand, and good in the other, proffering first the bad coin, to get it off, if possible; and then the good, if the other was rejected.

Thus people were daily upon the catch to cheat and surprise one another, if they could; and, in short, paid no good money for anything, if they could help it. And how did we triumph, if meeting with some poor raw servant, or ignorant woman, behind a counter, we got off a counterfeit half-crown, or a brass shilling, and brought away their goods (which were worth the money, if it had been good) for a half-crown that was perhaps not worth sixpence; or for a shilling not worth a penny; as if this was not all one with picking the shopkeeper's pocket, or robbing his house!

The excuse ordinarily given for this practice was, It came to us for good; we took it; and it only went as it came; we did not make it; and the like. As if, because we had been basely cheated by A, we were allowed to cheat B; or that because C had robbed our house, that therefore we might go and rob D.

And yet this was constantly practised at that

time over the whole nation, and by some of the honestest tradesmen among us; if not by all of them.

When the old money was called in, an end was put to this cheating trade, and the morals of the nation in some measure restored; for, in short, before that, it was almost impossible for a tradesman to be a honest man. But now we begin to fall into it again; and we see the current coin of the kingdom strangely crowded with counterfeit money, both gold and silver; and especially we have found a great deal of counterfeit foreign money, as particularly Portugal and Spanish gold, such as moidores and Spanish pistoles, so that, when we have the misfortune to be put upon with them, the fraud dips deep into our pockets; the first being twenty-seven shillings, and the latter seventeen. It is true, the latter being payable only by weight, we are not often troubled with them; but the former going all by tale, great quantities of them have been put off among us. But I must lay it down as a stated rule, in the moral part of the question, That to put off base money for good, knowingly, is dishonest and knavish.

Nor will it take off from the crime of it, or lessen the dishonesty, to say, I took it for good and current money; and it goes as it comes; for, as I hinted before, my having been cheated does not authorise me to cheat any other person; so neither was it a just or honest thing in that person who put the bad money upon me, if they knew it to be bad; and if it was not honest in them, how can it be so in me?

The case to me is very clear, namely, that neither by law, justice, nor conscience, can the tradesman put off his bad money after he has taken it, if he once knows it to be false and counterfeit. That it is against law is evident, because it is not good

and lawful money of England; it cannot be honest, because you do not pay in the coin you agreed for, or perform the bargain you made, or pay in the coin expected of you; and it is not just, because you do not give a valuable consideration for the goods you buy; but really take a tradesman's goods away, and return dross and dirt to him in the room of it.

The medium I have to propose in the room of this is, that every man that takes a counterfeit piece of money, and knows it to be such, should immediately destroy it, either by cutting it in pieces, or, as I have seen some do, nail it up against a post, so that it should go no further. It is true, this is sinking so much upon himself, and supporting the credit of the current coin at his own expense, and he loses the whole piece; which tradesmen are very loath to do; but thus they ought to do, though to their present loss, whether they may reap any benefit in future from so doing, or not; which, however, is not unlikely but they may.

For, first, by doing thus, they put a stop to the fraud as to that individual piece of money; so that it is a piece of good service to the public to take away the occasion and instrument of so much knavery and deceit.

Secondly, They prevent a worse fraud, which is, the buying and selling such counterfeit money. This was a very wicked, but open trade, in former days, and may in time come to be so again; fellows went about the streets, crying Brass money, broken or whole. These fellows pretended that they bought it to cut it in pieces; and if you insisted upon it, they would cut it in pieces before your face; but they as often got it without that ceremony; and so made what wicked shifts they could to get it off again; and many times did put it off for current money, after they had bought it for a trifle.

Thirdly, By this fraud, perhaps, the same piece of money might, several years after, come into your hands again, after you had sold it for a trifle; and so you might lose by the same shilling two or three times over.

It has been the opinion of some, that a penalty should be inflicted upon those who offered any counterfeit money in payment. But, besides that there is already a statute against uttering false money, knowing it to be such, if any other or further law should be made, either to enforce the statute, or to have new penalties added, they would still fall into the same difficulties as in the act.

1. That innocent men would suffer, seeing many tradesmen may take a piece of counterfeit money in tale with other money, and really not know it; and so may offer it again as innocently as they first took it ignorantly; and to bring such into trouble for every false shilling which they might offer to pay away without knowing it, would be to make the law merely vexatious to those against whom it was not intended.

2. Such an act would be difficultly executed: because it would not be easy to know who did knowingly utter false money, and who did not. So that, upon the whole, such a law would nowise answer the end, nor effectually discover the offender, much less suppress the practice.

But a general act, obliging all tradesmen to suppress counterfeit money, by refusing to put it off again after they knew it to be counterfeit, and a general consent of tradesmen to do so, would be the best way to put a stop to the practice, the morality of which is so justly called in question; and the ill consequences of which to trade are so very well known. Nor will anything but a universal consent of tradesmen in the honest suppressing of counter-

feit money, ever bring it to pass. In the mean time, as to the dishonesty of the practice, I think it is out of question; it can have nothing but custom to plead for it; which is so far from an argument, that I think the plea is criminal in itself, and really adds to its being a grievance, and calls loudly for a speedy redress.

Another trading fraud is, the various arts made use of by tradesmen to set off their goods to the eye of the ignorant buyer.

This is something of kin to putting off counterfeit money; every false gloss put upon our woollen manufactures, by hotpressing, folding, dressing, tucking, packing, bleaching, &c., what are they but washing over a brass shilling to make it pass for sterling? Every false light, every artificial side-window, skylight, and trunk-light we see made, to show the fine hollands, lawns, cambrics, &c. to advantage, and to deceive the buyer, what is it but a counterfeit coin to cheat the customers, and make their goods look finer than they are?

And yet there is something to be said for setting some goods out to the best advantage too; for in some goods, if they are not well dressed, well pressed and packed, they are not really showed in a true light; and therefore such works as may be proper for so far setting it forth to the eye, as may show it to be what really it is, may be necessary. For example:—

The cloths, stuffs, serges, druggets, &c. which are brought to market in the west and northern parts of England, and in Norfolk, as they are brought without the dressing and making up, may be said to be brought to market unfinished; and they are brought thither again by the wholesale dealers, or clothworkers, tuckers, and merchants; and they carry them to their warehouses and workhouses, where

they go through divers operations again, and are finished for the market; nor indeed are they fit to be showed till they are so: the stuffs are in the grease; the cloth is in the oil; they are rough and foul; and, as our buyers do not understand them till they are so dressed, it is no proper finishing of the goods to bring them to market before that part is performed.

These necessary things therefore are not to be deemed knavish; for packers and hotpressers, tuckers and cloth-workers, are very necessary people in their trades, and are to be valued when they use their art to make their goods appear what they really are; and in this case they may be properly called finishers of the manufacture, which is not to be supposed perfect, as we said, till they have given the last hand to it.

But if, by the exuberance of their art, they set the goods in a false light, give them a false gloss, a finer and smoother surface than they really have, in order to deceive the buyer, so far is it a trading fraud, which is an unjustifiable practice in business, and which, like coining of counterfeit money, is making goods to pass for what they really are not.

I come next to the setting out their goods to the buyer, by the help of the tongue. And here I must confess our shop rhetoric is a strange kind of speech; it is to be understood, in a manner, by itself: it is to be taken in such a latitude as requires as many flourishes to excuse it, as it contains in itself.

The end of it, in short, is corrupt, and it is made up of a mass of impertinent flattery to the buyer, filled with hypocrisy, compliment, self-praises, falsehood, and, in short, a complication of wickedness: it is a corrupt means to a vicious end; and I cannot see anything in it but what a wise man laughs

at, a good man abhors, and any man of honesty avoids as much as possible.

The shopkeeper ought indeed to have a good tongue, but he should not make a common whore of it, and employ it to the wicked purpose of imposing upon all that come to deal with him. There is a modest license which trade allows to all; but this cannot excuse a wilful lie behind the counter, any more than in any other place; and I recommend it to all honest tradesmen to consider what a scandal it is upon trade to suppose that a tradesman cannot live without lying.

Indeed, I must say, that much of it is owing to the buyers: they begin the work, and give the occasion; and perhaps it was for that reason that Solomon reproved the buyers rather than the sellers, when he says, *It is naught, it is naught, says the buyer; but when he goes away, then he boasteth;* Prov. xx. 14: and it is the less to be wondered at, when the one undervalues the goods, that the other as much overvalues them.

It was a kind of a step to the cure of this vice in trade, that there was an old office erected in the city of London for searching and viewing all the goods which were sold in bulk, and could not be searched into by the buyer. This was called garbling; and the garbler having viewed the goods, and caused all damaged and unsound goods to be taken out, used to set his seal upon the cask, or bags, which held the rest; and then they were vouched to be marketable; so that when the merchant and shopkeeper met to deal, there was no room for any words about the goodness of the ware; there was the garbler's seal to vouch that they were marketable and good; and if they were otherwise, the garbler was answerable.

This respected some particular sorts of goods

only, and chiefly spices and drugs, and dye-stuffs, and the like. It were well if some other method than that of a voluble tongue could be found out to ascertain the goodness and value of goods between the shopkeeper and the retail buyer, that such a flux of falsehoods and untruths might be avoided, as we see every day made use of to run up and run down everything that is bought or sold, and that without any effect too; for, take it one time with another, all the shopkeeper's protestations don't make the buyer like the goods at all the better; nor does the buyer's depreciating them make the shopkeeper sell the cheaper.

It would be worth while to consider a little the language that passes between the tradesman and his customer over the counter, and put it into plain homespun English, as the meaning of it really imports: we would not take that usage if it were put into plain words; it would set all the shopkeepers and their customers together by the ears; and we should have fighting and quarrelling, instead of bowing and courtseying, in every shop. Let us hear how it would sound between them. A lady, we'll suppose, comes into a mercer's shop to buy some silks; or to the laceman's to buy some silver laces, or the like; and when she pitches upon a piece which she likes, she begins thus:—

La. I like that colour and that figure well enough; but I don't like the silk, there's no substance in it.

Mer. Indeed, madam, your ladyship lies; 'tis a very substantial silk.

La. No, no, you lie. Indeed, sir, 'tis good for nothing; 'twill do no service.

Mer. Pray, madam, feel how heavy 'tis; the very weight of it may satisfy you that you lie, indeed, madam.

La. Come, come, show me a better: I am sure you have better, and tell me no lie.

Mer. Indeed, madam, your ladyship lies. I may show you more pieces, but I cannot show you a better: there is not a better piece of silk, of that sort, in London, madam.

La. Let me see that piece of crimson, there.

Mer. Here it is, madam.

La. No, that won't do neither; 'tis not a good colour.

Mer. Indeed, madam, you lie; 'tis as fine a colour as can be dyed.

La. O fie: you lie, indeed, sir; why it is not in grain.

Mer. Your ladyship lies, upon my word, madam; 'tis in grain, indeed; and as fine as can be dyed.

I might make this dialogue much longer; but here is enough to set the mercer and the lady both in a flame, if it were but spoken out in plain language, as above; and yet what is all the shop-dialect less or more than this? The meaning is plain; it is nothing but you lie, and you lie, wrapped up in silk and satin, and delivered dressed finely up in better clothes than perhaps it might come dressed in between a carman and a porter.

I am not for making my discourse a satire upon the shopkeepers or upon their customers; if I were, I could give a long detail of the arts and tricks made use of behind the counter to wheedle and persuade the buyer, and manage the selling part among shopkeepers; but this is rather a work for a ballad or a song. My business is to tell the complete tradesman how to act a wiser part, to talk to his customers like a man of sense and business, and not like a mountebank; to let him see that there is a way of managing behind a counter, that, let the customer be man or woman, impertinent or

not, he may behave himself so as to avoid all those impertinences, falsehoods, and foolish and wicked excursions which I complain of.

There is a happy medium in these things: the shopkeeper, far from being rude to his customers, on one hand, or sullen and silent on the other; may speak handsomely and modestly of his goods what they deserve, and no other; may with truth, and good manners too, set forth his goods as they ought to be set forth, and neither be wanting to the commodity he sells, or run out into a ridiculous extravagance of words, which have neither truth of fact, or honesty of design in them.

Nor is this middle way of management at all less likely to succeed, if the customers have any share of sense in them, or the goods he shows any merit to recommend them.

Let the tradesman then try the honest part, and stand by that, keeping a stock of fashionable and valuable goods in his shop to show; and, I dare say he will run no venture, nor need he fear customers. If anything calls for the help of rattling words, it must be mean, unfashionable, and ordinary goods, together with weak and silly buyers; and let the buyers that chance to read this, remember, that whenever they find the shopkeeper begins his fine speeches, they ought to suppose he has trash to bring out, and believes he has fools to show it to.

CHAP. XXI.

The vast improvements made in the English silk manufacture, which exceeds that of the French. The foppish humour peculiar to the English, of unjustly preferring foreign manufactures to our own. A gross trading fraud among the mercers on this occasion discovered and exploded.

As we have in this work frequently referred ourselves to the mercer's trade, for such general instructions and examples as we find necessary to be given to the tradesman, for whose use we undertook this work, so we shall address a chapter entirely to them, which may not be unworthy of their attention, or that of the public, as the subject relates to a practice in which they are both very materially concerned; and as it will afford us at the same time the pleasure of observing the great improvement we have made in the silken manufactures of this kingdom, which is a point that, for the honour and profit thereof, will be found proper to be known and insisted on, when our ladies and others are so infatuated as to prefer foreign manufactures to our own, which, to be sure, they would not do if it was generally known that we can and do exceed those to whom they unjustly give a preference.

We must observe, then, that the silk manufacture of England is increased and improved to a wonderful degree; so that now we make at home, all the fine broad-silks, velvets, brocades, damasks, &c., which formerly came from Italy and France; and above twelve hundred thousand pounds a year,

which, by the strictest calculation, was formerly paid to the French, Genoese, &c., for wrought silks, is now all kept at home, and expended among our own poor.

But the excellency at which the English weavers are arrived, is so little known or credited, and it is so much the humour of the people of this nation, more perhaps than of any other in the world, to despise the growth or product of their own country, and give the most extravagant prices for foreign manufactures, whether better in kind or not, that the mercers, finding that the ladies will allow nothing but French to be fit for a person of quality to wear, are forced to take measures accordingly; for if they offer them the richest silk, the most beautiful pattern, the most agreeable colours, if it has the scandal of being English, it must not have the honour to come upon their backs.

What does the mercer do in this case? he knows that there are master weavers in Spitalfields, with whom he deals, who are men of exquisite art, clear heads, and bright fancies in their business, and who so far outdo the French, that nothing comes from France equal to what they perform here; he sets these skilful artists to work, and to rack their invention for new out-of-the-way fancies and patterns of silks, such, to be sure, as have not been seen in the town before, in which the workmanship is exquisitely good, the silk rich and weighty, the brocades thick and high, and the patterns flaming in fancy; these the mercer keeps in *petto;* and when the ladies have with disdain looked upon all the fine things a well-furnished shop can produce, and are, as it were, just going out of his door, the cunning tradesman, as well furnished with a stock in his face, as in his shop, an oily tongue, and a case-hardened conscience, takes the ladies to one

corner of the shop, and whispering, as if he was afraid any one should hear, what he desired every one should know, he makes them this formal speech, with not one word of truth in it.

Madam, says he, I can indeed show you some very fine French silks; but your ladyship knows there is some hazard in that part of our business; and we dare not show them publicly in our shop; besides, very few ladies will go to the price of them; but I dare so far depend upon your ladyship's honour that you will not do me any injury if you should not buy.

He invites them then into an inner-shop, or perhaps up-stairs into his dining-room, and there he goes on with the cheat.

It is to be observed that this is an original falsehood in fact; for the French silks are by him supposed to be run, or smuggled, and got on shore without paying duties; so that he is liable to be informed against and have the goods seized. Whereas the goods come no more from France, than the mercer.

The ladies, taken with this bite, follow the mercer into his retreat; and there he produces the extraordinaries he pretends to. The ladies are surprised with the silks, that's the first article; for they are really fine, rich, new, charming in every respect, and well worth not their liking only, but admiring.

The first question the ladies ask, is, if they are really French? The mercer makes no scruple to affirm they are; and that perhaps very solemnly; but fails not to add another black article; French! yes, madam, your ladyship may depend upon it they are French; we can make no such things as these in England. There are two direct falsehoods, by way of preliminary, besides laying a scandal upon his country, as if we were not able to come up to the

French, or any other nation, in the perfection of the manufacture; whereas it is known we now go beyond them in every branch of the trade, and in every particular article of the performance.

But this is not all; for the grand cheat is behind; and it is not a cheat only, but it is a complicated fraud, dressed and set out with so many downright falsehoods.

The next thing the lady asks, is the price. The cunning tradesman smiles, shakes his head, and, with a world of grimace, tells her, Indeed, madam, I am almost afraid to tell your ladyship the price; but it is what we can't help; these things will be always dear, because they are difficult to be had, and so much hazard attends it; indeed, madam, I cannot say they are cheap. And then he stops, and takes breath a little, in order to give the lady time to swallow and digest the gross things already said to her.

Well, says the lady, but let's hear it, however; let's know the price? upon which, having prepared her for the extravagant demand, he asks her thirty-five-shillings a yard, with an assurance not to be described, though covered at first, and dressed up with the appearance of all possible sincerity and modesty.

The price thus broke, the lady starts a little at it at first, but is drawn in gradually to it, by the repetition of all those trading-lies we have mentioned before; and being assured by the mercer that is a right French silk, and was brought over from France with a great deal of difficulty and hazard, she comes up to his price within half-a-crown a yard. So he sells her the silk as a vast favour, a great pennyworth, lays a great obligation upon her ladyship, for venturing to show it her at all; and claims an interest in her favour for herself and her friends, for their future coming to his shop.

There are three or four things worth our notice in this transaction.

1. Here is a stated established form of cheating and falsehood, set up as a rule of trade; and what the mercer resolves upon as a practice in the course of his business.

2. Here is a fatal national folly encouraged, and, in its own imagination, gratified too; though the person is deceived, and most egregiously imposed upon.

3. Here is a most immoderate gain made by the fraud; which indeed is the grand incentive and provocative to the crime.

4. Here is general trade propagated by a double crime; the first, against man, in the foolish depressing a useful home manufacture, discouraging trade, depriving the poor of our own country, and affecting the labours of foreigners; and the second, against truth, and the author of truth, in pushing on business at the expense of our morals; and with a chain of accumulated falsehood and prevarication.

What can the tradesmen say for this? who would be a rich man at this price? and how do these things give life to the general scandal upon business, That a tradesman cannot be a honest man? The mercer makes his market by the fraud, that's true; he sells this silk for thirty-two shillings and sixpence a yard, which he could very well afford for eighteen to twenty, or twenty-two shillings, and gain a honest profit too.

Perhaps it may be hard to persuade the tradesmen that this is a crime; and, could it be abstracted from the plain cheat, and the black addenda of falsehood and lying, it would be still more difficult; but as the offences cannot be separated, so the reproach cannot be resisted.

But what must be done? Why, certainly, what-

ever manufacture is discouraged, the manufacture of cheating ought not to be encouraged to prevent it. If trade cannot be carried on without sending the tradesmen to the devil, the devil should come and open shop himself, rather than any honest men should trade for him as these do, and, at such a price, raise their fortunes under his conduct. For, indeed, in such cases, it is little better than the devil driving the trade, and the tradesmen's being the devil's journeymen; they certainly carry on the trade for him, and he pays them board wages; thus the tradesmen get the money, and the devil gets the tradesmen.

But, instead of this infamous practice, would the mercers act the honest part to their country, and to the manufacture wrought at home, as they really ought to do, and propagate our own manufactures with their utmost endeavour; refusing universally to sell any French or foreign silks, which really and bona fide there is no manner of need of; and would they, at the same time, tell the ladies plainly, that France cannot furnish anything finer, richer, more beautiful, or more agreeable, than is made by our own weavers; and that all these charming patterns, fine colours, rich brocades, &c., are made at home, and are inimitable from abroad, as is most true.

Would they do thus, I say, as honest dealings claim they should, they would soon effectually suppress the foolish humour of despising our own manufacture, which is so general among the people; and our own weavers would soon advance their improvements to such a degree, as to send their wrought silks abroad, even to France itself.

This subject we shall no further enlarge upon; but leave it upon the minds of the buyers and sellers too, to regulate their conduct by it for the future, as

the profit of the one, and the conscience of the other, and the honour of the kingdom to them both, may induce them.

CHAP. XXII.

Of fine shops and fine shows. The modern extravagancy in this respect wholly unknown to our ancestors in trade. Of a modern pastrycook's shop and toy-shops. Decency in all outward appearances, whether in dressing a shop, or dressing a man, always the sign of a right head. Frugality recommended. The credit attempted to be raised by a fine shop, not that which should be sought by a substantial tradesman. What are the best recommendations of a shop.

It is a modern custom, and wholly unknown to our ancestors, who yet understood trade, in proportion to the business they carried on, as well as we do, to have tradesmen lay out two-thirds of their fortune in fitting up their shops.

By fitting up, I mean, in painting and gilding, in fine shelves, shutters, pediments, columns of the several orders of architecture, and the like; in which, they tell us now, it is a small matter to lay out two or three, nay, five hundred pounds, to fit up what we may call the outside of a shop.

The first inference to be drawn from this must necessarily be, that this age must have more fools than the last; for certainly such only are most taken with shows and outsides.

It is true, that a fine show of goods will bring

customers; and it is not a new custom, but a very old one, that a new shop, very well furnished, goes a great way to bringing a trade; for the proverb was, and still is, very true, That everybody has a penny for a new shop. But that a fine show of shelves, a fine front, and glass windows, should bring customers, that was never made a rule in trade till now.

And yet, even now, I should not except so much against it, if it was not carried on to such an excess as is too much for a middling tradesman to bear the expense of; in this therefore it is made a grievance. For now a young man has such a tax upon him before he begins, that he must sink perhaps a third part, nay, half his stock, in painting and gilding, wainscoting and glazing, before he can open his shop; as they say of building a water-mill, two-thirds of the expense lie under the water. And when the poor tradesman comes to furnish his shop, and lay in his stock of goods, he finds a great hole made in his cash; and his show of goods, on which the life of his trade depends, is fain to be lessened, to make up his show of boards and glass to lay them in.

It will hardly be believed in ages to come, when our posterity shall be grown wiser by our loss, and, as I may truly say, at our expense, that a pastrycook's shop, which twenty pounds would effectually furnish at a time with all needful things for sale; nay, except on an extraordinary show, as on twelfth-day at night for cakes, or upon some great feast, twenty pounds can hardly be laid out at one time in goods for sale; yet that fitting up one of these shops should cost upwards of three hundred pounds. That this was the case some years ago in one these shops, I have good authority for; and it consisted of the following particulars:—

1. Sash windows, all of looking-glass plates, twelve inches by sixteen inches in measure.

2. All the walls of the shop lined up with galley-tiles; and the back shop with galley tiles in panels, finely painted in forest-work and figures.

3. Two large pier looking-glasses, and one chimney-glass in the shop, and one very large pier-glass, seven feet high, in the back shop.

4. Two large branches of candlesticks; one in the shop, and one in the back room.

5. Three great glass lanterns in the shop, and eight small ones.

6. Twenty-five sconces against the wall, with a large pair of standing silver candlesticks in the back room.

7. Six fine large silver salvers to serve sweetmeats.

8. Twelve large high stands of rings, whereof three silver, to place small dishes for tarts, jellies, &c., at a feast.

9. Painting the ceiling, and gilding the lanterns, the sashes, and the carved work.

These, with some odd things to set forth the shop, and make a show, besides small plate, china basins and cups, amounted, as I am well informed, to above 300*l.*

Add to this the more necessary part, which was,

1. Building two ovens, about twenty-five pounds.

2. Twenty pounds in stock for pies and cheesecakes, &c.

So that, in short, here was a trade which might be carried on for about thirty or forty pounds' stock, required three hundred pounds' expense to fit up the shop and make a show to invite customers.

I might give something of a like example of extravagance in fitting up a cutler's shop, *Anglicè*, a toyman, which is now come up to such a ridiculous expense as is hardly to be thought of without the

utmost contempt. Let a man only take a turn from Temple-bar to Leadenhall, and he will see instances enough of both kinds, and of very expensive fronts in several other trades, that will confirm all we have said on this article.

But, leaving the just reflection which such things call for, let me bring it home to the young tradesman, to whom I am directing this discourse, and to whom I am desirous to give solid and useful hints, for his instruction; I would recommend it to him to avoid all such needless expenses, and rather endeavour to furnish his shop with goods, than to paint and gild it over to make it fine and gay; let it invite customers rather by the well-filled presses and shelves, and the great choice of rich and fashionable goods; that one customer, being well served, may bring another. And let him study to bring his shop into reputation for good choice of wares, and good attendance on his customers; and this shall bring a throng to him of much better people than those that go in merely for a gay shop.

Let the shop be decent and handsome, spacious as the place will allow; and let the face of a master be always seen in it; and, if possible, be always busy and doing something in it, that may look like being employed: this takes more with wise observers than any other appearance can do.

I have heard of a young apothecary, who, setting up in a part of the town where he had not much acquaintance, and fearing much whether he should get into business, hired a man acquainted with such business, and made him be every morning between five and six, and often late in the evenings, working very hard at the great mortar, pounding and beating, though he had nothing to do with it, but beating some very needless thing, that all his neighbours might hear it, and find that he was in full employ,

and being at work early and late, must consequently be a man of great practice. The thing took accordingly; for the neighbours believing he had business, brought business to him; and the reputation of having a trade, made a trade for him.

Nothing raises the fame of a shop like its being a shop of good trade already; then people go to it because they think there is good choice. Their gilding and painting go but a little way; for it is the having a shop well filled with goods, having good choice to sell, and selling reasonable, that are the things that bring a trade; and a trade thus brought will stand by you, and last.

My advice to a young tradesman is, to keep the safe middle between these extremes; something the times must be humoured in, because fashion and custom must be followed; but let him consider the depth of his stock, and not lay out half his estate upon fitting up his shop, and then leave but the other half to furnish it; it is much better to have a full shop than a fine shop; and a hundred pounds in goods will make a much better show than a hundred pounds' worth of painting and carved work.

Decency in all outward appearances, whether in habit, or in fitting up a shop, is an infallible sign of a right head and a sound judgment; and let this be always kept in the memory of a young shopkeeper.

Painting and adorning a shop seems to intimate, that the tradesman has a large stock to begin with; or else the world suggests he would not make such a show; hence the young shopkeepers are willing to beautify and paint, and gild and carve, because they would be thought to have a great stock to begin with. But let me tell you, the reputation of having a great stock is ill purchased, when half your stock is

laid out to make the world believe it; that is, in short, reducing yourself to a small stock, to have the world believe you have a great one; in which, by the way, you do no less than barter the real stock for the imaginary; and give away your stock to keep the name of it only.

I take this indeed to be a French humour, or a spice of it, turned English. And indeed we are famous for this, that when we do mimic the French, we generally do it to our hurt, and overdo the French themselves.

The French are eminent for making a fine outside, when perhaps within they want necessaries; and indeed a gay shop, and a mean stock, is something like one of those people, with his laced ruffles without a shirt. I cannot but think a well-furnished shop, with a decent outside, is much better to a tradesman, than a fine shop and few goods. I am sure it will be much more to his satisfaction when he casts up his year's account; for his fine shop will weigh but sorrily in his account of profit and loss; it is all a dead article, it is sunk out of his first money before he makes a shilling profit; and may be some years a recovering, as trade may go with him.

The principle of frugality and good husbandry, is indeed so contrary to the general practice of the times, that we shall find very few people to whom these doctrines are agreeable. But let me tell my young tradesmen, that if they must banish frugality and good husbandry, they must at the same time banish all expectation of growing rich by their trade. It is a maxim in commerce, that money gets money; and they that will not frugally lay up their gain, in order to increase it, must not expect to gain as they might otherwise do. Frugality may be out of fashion among the gentry; but if it comes to be so among tradesmen, we shall soon see, that wealthy

tradesmen will be hard to find. For they who will not save as well as gain, must expect to go out of trade as lean as they began.

Some people tell us indeed, that putting a good face upon things goes as far as the real merit of the things themselves; and that a fine, painted, gilded shop, among the rest, has a great influence upon the people, draws customers, and brings trade. And they run a great length in this way of talk; which is only satirizing on the blindness and folly of mankind; and showing how the world are to be taken in, and deluded, and imposed upon, by outside and tinsel. But I do not grant that the world in general is thus to be deluded; perhaps in some cases it may be so, where the women, and they must be the weakest of the sex, too, are chiefly concerned; or where the fops and fools of the age resort.

But I do not see that even this extends any further than to a few toyshops and pastrycooks; and the customers of both these are not of credit sufficient, I think, to weigh in this case; we may as well argue for the fine habits at a puppet-show, and a rope-dancing, because they draw the mob about them. But I cannot think, after you go but one degree above these, the thing is of any weight, much less does it bring credit to the tradesman.

The credit of a tradesman respects two sorts of people; first, the merchants, or wholesale men, or makers, who sell him his goods; or the customers, who come to his shop to buy.

The first of these are so far from valuing him upon the gay appearance of his shop, that they are often the first that take an offence at it, and suspect his credit upon that account; their good opinion is raised quite another way, namely, by his current pay, diligent attendance, and decent figure; the

gay shop does not help him at all there, but rather the contrary.

As to the latter, though some customers may at first be drawn by the gay appearance and fine gilding and painting of a shop, yet it is the well-sorting a shop with goods, and the selling good pennyworths, that will bring trade, especially after the shop has been open some time; this, and this only, establishes the man, and the credit of the shop.

To conclude. The credit raised by the fine show of things, is also of a different kind from the substantial reputation of a tradesman; it is rather the credit of the shop, than of the man; and, in a word, it is no more or less, than a net spread to catch fools; it is a bait to allure and deceive, and the tradesman generally intends it so. He intends that the customers shall pay for the gilding and painting his shop, and it is the use he really makes of it, viz., that his shop, looking like something eminent, he may sell dearer than his neighbours. Who, and what kind of fools, can be so drawn in, it is easy to describe.

On the contrary, the customers, who are the substantial dependence of a tradesman's shop, are such as are gained and preserved by obliging behaviour, by good pennyworths, by good wares, and by good choice; and a shop that has the reputation of these four, like good wine that wants no bush, needs no painting and gilding, no carved works and ornaments; it requires only a diligent master, and a faithful servant, and it will never want a trade.

CHAP. XXIII.

Of the tradesman's letting his wife be acquainted with his business. Advice to the wives of such not to be above getting an insight into their husbands' trade. The want of doing this subjects them to greater meannesses; sometimes to marry beneath them, &c. Reasons that should prevail on the tradesman in this particular, for the sake of his family. Two sorts of husbands, who are for keeping their wives in ignorance. An instance in point. Particular address to such wives as think themselves too well born, though they stoop to marry a tradesman, to descend to the knowledge of business. Ridiculous pride of such ladies of small fortunes, as think they demean themselves by marrying a tradesman. That the gentlemen of families act more laudably in this case than the ladies.

It must be owned, that though this chapter is written in favour of the women, it will seem to be an officious, thankless benefaction to the wives; for that, as the tradesmen's ladies now manage, they are generally above the favour, and scorn to be seen in the counting-house, much less behind the counter; despise the knowledge of their business, or act as if they were ashamed of being tradesmen's wives, and never imagined to be tradesmen's widows.

If this chosen ignorance of theirs comes, some time or other, to be their loss, and they ever find the disadvantage of it, they may read their fault in their punishment, and wish, too late, they had acted

the humbler part, and not thought it below them to inform themselves of what is so much their interest to know. This pride is indeed the great misfortune of tradesmen's wives; for as they lived as if they were above being owned for the tradesman's wife; so when he dies, they live to be the shame of the tradesman's widow; they know nothing how he got his estate when he was alive, and they know nothing where to find it when he is dead. This drives them into the hands of lawyers, attorneys, and solicitors, to get in their effects; who, when they have got it, often run away with it, and leave the poor widow in a more disconsolate and perplexed condition than she was in before.

It is true, indeed, that this is the women's fault in one respect; and too often it is so in many; since the common spirit is, as I observed, so much above the tradesman's condition. But since it is not so with everybody, let me state the case a little, for the use of those who still have their senses about them, and whose pride is not got so much above their reason, as to let them choose to be tradesmen's beggars, rather than tradesmen's widows.

When the tradesman dies, it is to be expected that what estate or effects he leaves is, generally speaking, dispersed about in many hands; his widow, if she is left executrix, has the trouble of getting things together as well as she can; if she is not left executrix, she has not the trouble indeed, but then it is looked upon that she is dishonoured in not having the trust. When she comes to look in her affairs, she is more or less perplexed and embarrassed, as she has not, or has, acquainted herself, or been made acquainted with, her husband's affairs in his lifetime.

If she has been one of those gay, delicate ladies, that values herself upon her being a gentlewoman,

and that thought it a step below herself when she married this mechanic thing called a tradesman, and consequently scorned to come near his shop or warehouse, and acquainting herself with any of his affairs, her folly calls for pity now, as her pride did for contempt before; for as she was foolish in the first, she may be miserable in the last part of it. Now she falls into a sea of trouble; she has the satisfaction of knowing that her husband has died, as the tradesmen call it, 'well to pass;' but she has, at the same time, the mortification of knowing nothing how to get it in, or in what hands it lies. The only relief she has is her husband's books; and she is happy in that but just in proportion to the care he took in keeping them; even when she finds the names of debtors she knows not who they are or where they dwell; who are good, and who are bad. The only remedy she has here, is, if her husband had e'er a servant or apprentice who was so near out of his time as to be acquainted with the customers and with the books, and then she is forced to be beholden to him to settle the accounts for her, and endeavour to get in the debts; in return for which she is obliged to give him his time and his freedom, let him into the trade, make him master of all the business, set him up in the world, and, it may be at last, with all her pride, lets the boy creep to bed to her. And when her friends upbraid her with it, that she should marry her prentice boy, when, it may be, she was old enough to be his mother, her answer is, Why, what could I do? I must have been ruined else. I had nothing but what lay abroad in debts, scattered about the world, and nobody but he knew how to get them in; what could I do? If I had not done it, I must have been a beggar. And so it may be she is at last, too, if the boy of a husband proves a brute to her,

as many do, and as in such unequal matches indeed most such people do.

Thus that pride which once set her above a kind, diligent, tender husband, and made her scorn to stoop to acquaint herself with his affairs, by which, had she done it, she had been tolerably qualified to get in her debts, dispose of her shop goods, and bring her estate together; the same pride sinks her into the necessity of cringing, as he may prove, to a scoundrel, and taking her servant to be her master.

This I mention for the caution of those ladies who stoop to marry men of business, and yet despise the business they are maintained by; that marry the tradesman but scorn the trade. If madam thinks fit to stoop to the man, she ought never to think herself above owning his employment; and as she may, upon occasion of his death, be left to value herself upon it, and to have at least her fortune and her children's to gather up out of it, she ought not to profess herself so unacquainted with it as not to be able to look into it when necessity obliges her.

It is a terrible disaster to any woman to be so far above her own circumstances, that she should not qualify herself to make the best of things that are left her, or to preserve herself from being cheated and being imposed upon. In former times tradesmen's widows valued themselves upon the shop and trade, or the warehouse and trade that was left them; and, at least, if they did not carry on the trade in their own names, they would keep it up till they put it off to advantage; and often I have known a widow get from three hundred to five hundred pounds for the good-will, as it is called, of the shop and trade, if she did not think fit to carry on the trade; if she did, the case turned the other way, namely, that if the widow did not put off the

shop, the shop would put off the widow. And I may venture to say, that where there is one widow that keeps on the trade now, after a husband's decease, there were ten, if not twenty, that did it then.

But now the ladies are above it, and disdain it so much, that they choose rather to go without the prospect of a second marriage, in virtue of the trade, than stoop to the mechanic low step of carrying on the business; and they have their reward, for they do go without it; and whereas they might in former times, match infinitely to their advantage, by that method now they throw themselves away, and the trade too.

But this is not the case which I particularly aim at in this chapter. If the women will act weakly and foolishly, and throw away the advantages that are put into their hands, be that to them, and it is their business to take care of it; I would still have them have the opportunity put into their hands, and that they may make the best of it if they please; if they will not, the fault is their own. To this end, I say, I would have every tradesman make his wife so much acquainted with his trade, and so much mistress of the managing part of it, that she may be able to carry it on, if she pleases, in case of his death; if she does not please, or if she will not acquaint herself with it, that is another case; it is none of his fault, and she must let it alone; but he should put it into her power, or give her the offer of it.

1. He should do it for her own sake; namely, as before, that she may make her advantage of it, either for disposing herself and the shop together, as is said above, or for the more readily disposing the goods, and getting in the debts, without dishonouring herself, as I have observed, and marry-

ing her prentice boy, in order to take care of the effects; that is to say, as it may happen, of ruining herself to prevent her being ruined.

2. He should do it for his children's sake, if he has any; that if the wife have any knowledge of the business, and has a son to breed up to it, though he be not yet of age to take it up, she may keep the trade for him, and introduce him into it, that so he may take the trouble off her hands, and she may have the satisfaction of preserving the father's trade for the benefit of his son, though left too young to enter upon it at first.

Thus I have known many a widow that would have thought it otherwise below her, has engaged herself in her husband's business, and carried it on, purely to bring her eldest son up to it, and has preserved it for him, and which has been an estate to him; whereas otherwise it must have been lost, and he would have had the world to seek for a new business.

This is a thing which every honest, affectionate mother should be so willing to do for a son, that she, I think, who would not, ought not to marry a tradesman at all; but if she would think herself above so important a trust for her own children, she should likewise think herself above having children by a tradesman, and marry somebody whose children she would act the mother for.

But every widow is not so unnatural; and I am willing to suppose the tradesman I am writing to shall be better married; and therefore I give over speaking to the woman's side; and I will suppose the tradesman's wife not to be above her quality, and that she is willing to be made acquainted with her husband's affairs; as well to be helpful to him, if she can, as to be in a condition to be helpful to herself and her family if she comes to have occasion.

But then the difficulty often lies on the other side the question, and the tradesman cares not to lay open his business to, or acquaint his wife with it; and many circumstances of the tradesman draw him into this snare; for I must call it a snare, both to him and to her.

1. The tradesman is foolishly vain of making his wife a gentlewoman, forsooth; he will have her sit above in the parlour, receive visits, drink tea, and entertain her neighbours, or take a coach and go abroad; but as to the business, she shall not stoop to touch it; he has apprentices and journeymen, and there is no need of it.

2. Custom has made some trades not proper for the women to meddle in; such as linen and woollen-drapers, mercers, goldsmiths, all sorts of dealers by commission, and the like. Custom, I say, has made these trades so effectually to shut out the women, that what with custom and the women's generally thinking it below them, we never or rarely see any women in such shops or warehouses.

3. Or if the trade is proper, and the wife willing, the husband declines it, and shuts her out; and this is the thing I complain of as an injustice upon the woman. But our tradesmen, forsooth, think it an undervaluing to them and to their business to have their wives seen in their shops; that is to say, that because other trades do not admit them, therefore they will not have their trades or shops thought less masculine, or less considerable than others; and they will not have their wives to be seen in their shops.

4. But there are two sorts of husbands more, who decline acquainting their wives with their business; and those are, 1st, Those who are unkind, haughty, and imperious; who will not trust their wives, because they will not make them useful, that they may

not value themselves upon it, and make themselves, as it were, equal to their husbands. A weak, foolish, and absurd suggestion! as if the wise were at all exalted by it, which indeed is just the contrary; for the woman is rather humbled and made a servant by it. Or, 2ndly, The other sort are those who are afraid their wives should be let into the knowledge of their business, lest they should come into the grand secret of all, namely, to know that they are bankrupt, and undone, and worth nothing.

All these considerations are foolish or fraudulent, and in every one of them the husband is in the wrong; nay, they all argue very strongly for the wife's being, in a due degree, let into the knowledge of their business; but the last indeed especially, that she may be put into a posture to save him from ruin, if it be possible, or to carry on some business without him, if he is forced to fail and fly, as many have been, when the creditors have encouraged the wife to carry on a trade for the support of her family and children, when he, perhaps, may never show his head again.

But let the man's case be what it will, I think he can never call it a hardship to let his wife into an acquaintance with his business, if she desires it, and is fit for it; and especially in case of mortality, that she may not be left helpless and friendless with her children when her husband is gone, and when perhaps her circumstances may require it.

I am not for a man's setting his wife at the head of his business, and placing himself under her like a journeyman; but such and so much of the trade only as may be proper for her, not ridiculous in the eye of the world, and may make her assisting and helpful, not governing to him, and which is the main thing I aim at, such as should qualify her to keep

up the business for herself and children if her husband should be taken away, and she be left destitute in the world, as many are.

Thus much, I think, it is hard a wife should not know, and no honest tradesman ought to refuse it; and, above all, it is great pity the wives of tradesmen, who so often are reduced to great inconveniences for want of it, should so far withstand their own felicity, as to refuse to be thus made acquainted with their business; by which weak and foolish pride they expose themselves, as I have observed, to the misfortune of throwing the business away, when they come to want it; and when the keeping it up might be the restoring of their family, and providing for their children.

For tradesmen should consider that their wives are not all ladies; nor are their children all born to be gentlemen. Trade, on the contrary, is subject to contingencies; some begin poor, and end rich; others, and those very many, begin rich, and end poor. And there are innumerable circumstances which may attend a tradesman's family, that may make it absolutely necessary to preserve the trade for his children, if possible; the doing which may keep them from misery, and raise them all in the world; and the want of it, on the other hand, sinks and depresses them. For example:—

A tradesman has begun the world about six or seven years: he has, by his industry and good understanding in business, just got into a flourishing trade, by which he clears five or six hundred pounds a year; and if it should please God to spare his life for twenty years or more, he would certainly be a rich man, and get a good estate; but on a sudden, and in the middle of all his prosperity, he is snatched away by a sharp fit of sickness, and his widow is left in a desolate despairing condition, having five

children, and big with another; the eldest of the children is not above six years old, and though he is a boy, yet he is utterly incapable to be concerned in the business; so the trade which (had his father lived to bring him up in his shop or warehouse) would have been an estate to him, is like to be lost, and perhaps go all away to the eldest apprentice, who, however, wants two years of his time. Now, what is to be done for this unhappy family?

Done! says the widow; why, I'll never let the trade fall so, that should be the making of my son, and in the mean time be the maintenance of all my children.

She thereupon applies her mind to carry on the trade herself; and, having happily informed herself for the last two years of some matters in the business, which her husband had indulged her in the knowledge of, she endeavours to improve this knowledge; and her friends procuring for her an honest journeyman to assist her to keep the books, go to Exchange, and do the business abroad, the widow carries on the business with great application and success, till her eldest son grows up, and is first taken into the shop as an apprentice to his mother; the eldest apprentice serves her faithfully, and is her journeyman for some years after his time is out; then she takes him in partner to one-fourth part of the trade; and when her son comes of age she gives the apprentice one of her daughters, and enlarges his share to a third; gives her own son another third; and keeps a third for herself to support the family.

Thus the whole trade is preserved, the son and son-in-law grow rich in it, and the widow, who soon grows skilful in the business, advances the fortunes of all the rest of her children very considerably.

Here is an example of the good effects of a hus-

band's making the wife but a little acquainted with his business; and if this had not been the case, the trade had been lost, and the family left just to divide what the father left; which, as they were seven of them, mother and all, would not have been considerable enough to have raised them above the degree of having bread to eat, and none to spare.

I hardly need give any example where tradesmen die leaving flourishing business and good trades, but leaving their wives ignorant and destitute, neither understanding their business, nor knowing how to learn; have been too proud to stoop to it when they had husbands, and not courage or heart to do it when they have none; the town is so full of such as these, that this book can scarce fall into the hands of any readers but who will be able to name them among their own acquaintance.

These indolent lofty ladies have generally the mortification to see their husbands' trades caught up by apprentices or journeymen in the shop, or by other shopkeepers in the neighbourhood, and of the same business, that might have enriched them and descended to their children; to see their bread carried away by strangers, and other families flourishing on the spoils of their fortunes.

And this brings me to speak of those ladies who, though they do, perhaps for want of better offers, stoop to wed a trade, as we call it, and take up with a mechanic, yet all the while they are tradesmen's wives they endeavour to preserve the distinction of their fancied character, carry themselves as if they thought they were still above their station, and that, though they were unhappily yoked with a tradesman, they would still keep up the dignity of their birth, and be called gentlewomen; and, in order to this, would behave like such all the way,

whatever rank they were levelled with by the misfortune of their circumstances.

This is very unhappy, and indeed a most unseasonable kind of pride; and, if I might presume to add a word here by way of caution to such ladies, it should be to consider, before they marry tradesmen, the great disadvantages they lay themselves under in submitting to be a tradesman's wife, but not putting themselves in a condition to take the benefit as well as the inconvenience of it; for while they are above the circumstances of the tradesman's wife, they are deprived of all the remedy against the miseries of a tradesman's widow; and if the man dies and leaves them little or nothing but the trade to carry on and maintain them, they, being unacquainted with that, are undone.

A lady that stoops to marry a tradesman should consider the usage of England among the gentry and persons of distinction, where the case is thus; if a lady who has a title of honour, suppose it be a countess, or if she were a duchess it is all one, stoops to marry a private gentleman, she ceases to rank for the future as a countess or duchess, but must be content to be, for the time to come, what her husband can entitle her to, and no other; and, excepting the courtesy of the people, calling her my lady duchess, or the countess, she is no more than plain Mrs. Such-a-one, meaning the name of her husband.

Thus, if a baronet's widow marries a tradesman in London, she is no more my lady, but plain Mrs. Such-a-one, the draper's wife, &c., and to keep up her dignity, when fortune has levelled her circumstances, is but a piece of unseasonable pageantry, and will do her no service at all; the thing she is to inquire is, what she must do if Mr. —— the draper, should die? whether she can carry on the

trade afterward; or whether she can live without it? If she finds she cannot live without it, it is her prudence to consider in time, and so to acquaint herself with the trade, that she may be able to do it when she comes to it.

I do confess there is nothing more ridiculous than the double pride of the ladies of this age, with respect to marrying what they call below their birth. Some ladies of good families, though but of mean fortune, are so stiff upon the point of honour, that they refuse to marry tradesmen, nay, even merchants, though vastly above them in wealth and fortune, only because they are tradesmen, or, as they are pleased to call them, though improperly, mechanics; and though perhaps they have not above five hundred or a thousand pounds to their portion, scorn the man for his rank who does but turn round, and has his choice of wives, perhaps with two, three, or four thousand pounds before their faces.

But this stiffness of the ladies in refusing to marry tradesmen, though weak in itself, is not near so weak as the folly of those who, first stooping to marry thus, yet think to maintain the dignity of their birth, in spite of the meanness of their fortune; and so carrying themselves above that station in which Providence has placed them, disable themselves from receiving the benefit which their condition offers them, upon any subsequent changes of their life.

Upon the whole then, the wives of tradesmen ought to consider, that the very hour they embark with a tradesman, they are entering into a state of life full of accidents and hazards; that innumerable families, in as good circumstances as theirs, fall every day into disasters and misfortunes, and that a tradesman's condition is liable to more casualties than any other life whatever.

How many widows of tradesmen, nay, and wives of broken and ruined tradesmen, do we daily see recover themselves and their shattered families when the man has been either snatched away by death, or demolished by misfortunes, and has been forced to fly to the East or West Indies, and forsake his family, in search of bread! for it must be allowed, in justice to the sex, that women, when once they give themselves leave to stoop to their own circumstances, and think fit to rouse up themselves to their own relief, are not so helpless and shiftless creatures as some would make them appear in the world; and we see whole families in trade frequently recovered by their industry: but then they are such women as can stoop to it, and can lay aside the particular pride of their first years; and who, without looking back to what they have been, can be content to look into what Providence has brought them to be, and what they must infallibly be, if they do not vigorously apply to the affairs which offer, and level their minds to their condition. It may indeed be hard to do this at first; but necessity is a spur to industry, and will make things easy where they seem difficult; and this necessity will humble the minds of those whom nothing else could make to stoop; and where it does not, it is a defect of the understanding as well as of prudence, and must reflect upon the sense as well as the morals of the person.

The gentlemen of quality, we see, act upon quite another foot than the ladies, and, I may say, with much more judgment; seeing that it has been at all times very frequent, that when a noble family is loaded with titles and honour rather than fortune, they come down into the city and choose wives among the merchants and tradesmen's daughters; and we have at this time several ladies of high rank,

who are the daughters of citizens and tradesmen; as will be fully seen in the following chapter, which we shall add to this new edition, for the honour of the traders of our famous metropolis, and an illustration of the subject we are upon.

CHAP. XXIV.

Extracts from the genealogies of several illustrious families of our English nobility, some of which owe their rise to trade, and others their descent and fortunes to prudent alliances with the families of citizens [a].

The duke of Beaufort, in 1683, married Rebecca, third daughter of sir Josiah Child, of Wanstead, Essex, a citizen of London.

The duke of Bolton's progenitor, William, marquis of Winchester, married Elizabeth, daughter of sir William Capel, who in 1509 was lord mayor of London.

The duke of Leeds' ancestor, sir Edward Osborn, was sheriff of London in the seventeenth of queen Elizabeth, and lord mayor in the twenty-fifth, and married the daughter of sir Wllliam Hewit, lord mayor of London in the same reign.

The duke of Bedford, Wriothesley Russel, married Elizabeth Howland, only daughter of John Howland, of Stretham, a rich merchant of London, by Elizabeth his wife, sister by half-blood to earl Tilney, who was

[a] As this account is subject to fluctuation, by the deaths, &c. of the nobility, it is proper to mention that this chapter was written in March, 1737.

son of sir Josiah Child, a citizen of London. —— Two of the duke's daughters by Mrs. Howland married one to the duke of Bridgwater, the other to the earl of Essex.

The present duke of Devonshire, married, March 27th, 1718, Catharine, sole daughter of John Hoskin, of Middlesex, esq.

Montagu, earl of Lindsey, ancestor to the duke of Ancaster, lord high chamberlain of England, who died anno 1666, married Martha, daughter of sir William Cockayne, alderman of London, who was widow of John Ramsey, earl of Holderness; and from this lady descends the present duke.

Robert, eldest son of the said earl, by the said Martha, who succeeded his father in the earldom, married Mary, second daughter of John Massinberg, an East India merchant.

The ancestor of the present duke of Manchester, who was the first earl of Manchester in the reign of king Charles I., married to his second wife, the widow of sir Leonard Holiday, knight, alderman of London; but had no issue by her.

James Bridges, lord Chandos, father of his grace the present duke of Chandos, married Elizabeth, daughter of sir Henry Bernard, a Turkey merchant, by whom he had his grace the duke, and twenty-one other children.

And his grace himself married for his second wife, the half sister of earl Tilney, son of sir Josiah Child.

The duke of Argyll and Greenwich, married Mary, daughter of John Browning, esq., and niece of sir Charles Duncomb, who in 1708 was lord mayor of London.

Richard Sacville, ancestor of the duke of Dorset, in queen Elizabeth's time, married Winifred, daughter of sir John Bruges, knight, lord mayor of

London, by whom he had lord Buckhurst, first earl of Dorset, lord high treasurer of England.

Piercy Herbert, lord Powis, who died in 1666, married Elizabeth, daughter of sir William Craven, knight, alderman of London; from whom is descended the present marquis of Powis.

Brownlow Cecil, the present earl of Exeter, in 1724, married Hannah Sophia, daughter of Thomas Chambers, of London, merchant.

William Compton, first earl of Northampton, who died anno 1630, married Elizabeth, sole daughter and heiress of sir John Spencer, knight, alderman of London, by whom he had the great and loyal Spencer Compton, earl of Northampton, named so in honour to the lady's father's surname. It is also observable, that the right honourable Spencer Compton, who was twice chosen speaker of the house of commons, which chair he filled with the highest reputation, till he was ennobled, and who is now earl of Wilmington, and lord president of the counsel, owes his Christian name to the same surname, as well in honour, no doubt, of his female ancestor, as of the famous earl Spencer; so far are the greatest of our nobility from thinking it beneath themselves to match with the daughters of our eminent citizens.

George, earl of Northampton, father of the present earl, married to his second wife, July 1726, Elizabeth, widow of sir George Thorold, bart., who, in 1719, was lord mayor of London; but had no issue by her.

The first ancestor of the earl of Warwick's family, mentioned by sir William Dugdale, was Richard Rich, of the city of London, mercer, who was sheriff of this city in 1441. His descendant Richard was created baron of Lees, and was lord high chancellor of England to king Edward VI., and married Elizabeth, sister to William Jenks, of London, esq., by whom

he had a son named Robert, who also married into a citizen's family, viz., Mary, the daughter of George Baldry, of London, esq., by whom he had several children, the eldest of which was Robert, first earl of Warwick, from whom descended the earls of Holland as well as Warwick.

Basil Fielding, earl of Denbigh, married Hester, daughter of sir Basil Firebrace, knight and baronet wine merchant, of London, by whom he had four sons and five daughters, the eldest of which sons is the present earl of Denbigh.

Vere Fane, fourth earl of Westmorland, who died in 1693, married Rachel, only daughter of John Bence, alderman of London, and the eldest daughter of this marriage was wedded to sir Francis Dashwood, of the same city, baronet.

The present earl of Peterborough, married the daughter of Mr. Cox, citizen of London.

Heneage, earl of Winchelsea, who died in 1689, married to his fourth wife, Elizabeth, daughter of John Ayres, of London, esq., by whom he had John, earl of Winchelsea, who died September 9th, 1729, without issue.

Heneage Finch, the first earl of Nottingham of that name, lord high chancellor of England for nine years, married Elizabeth, daughter of Daniel Harvey, merchant, of London, from whom is descended the present earl of Winchelsea and Nottingham.

Sir William Stanhope, knight of the Bath, second brother to the earl of Chesterfield, married Margaret, daughter of John Rudge, esq., merchant, of London.

Sir William Capel, knight, who in 1504, nineteenth of Henry VII., was lord mayor of London, laid the foundation of the honours of the earls of Essex of that name.

Charles Roberts, late earl of Radnor, uncle of the

present earl, married Elizabeth, sole daughter of the noted rich citizen of London, sir John Cutler.

Robert Paston the loyal earl of Yarmouth, who died in 1682, married Rebecca, daughter of sir Jasper Clayton, knight, citizen of London, by whom he had the late earl of Yarmouth.

George, earl of Berkeley, who was descended by the female side from the daughter of Philip Mead, esq., citizen and alderman of Bristol in the reign of Henry VII., married Elizabeth, eldest daughter of John Massingberd, of the city of London, esq., by whom he had Charles, earl of Berkeley, grandfather of the present earl.

George Lumley, ancestor of the earl of Scarborough, who died in 1508, married Elizabeth, daughter of Roger de Thornton, esq., a wealthy merchant of Newcastle upon Tyne.

William Coventry, of Coventry, the ancestor of the earl of Coventry, was sheriff of London anno 1416, and lord mayor anno 1425.

Thomas, lord Coventry, his descendant, who died in 1662, married Mary, daughter of sir William Craven, knight, who in 1611 was lord mayor of London.

William Villars, earl of Jersey, father of the present earl, married Judith, daughter of Frederick Horn, of the city of London, esq.

The present earl of Denbigh, and the late marquis of Blandford, married the daughters of M. de Young, burgomaster of Utrecht.

Thomas Wentworth, earl of Strafford, married the daughter of sir Henry Johnson, a great ship-builder at Blackwall.

Robert Shirley, earl Ferrers, married for his second wife, Selina, daughter of George Finch, of the city of London, esq.

William Legg, earl of Dartmouth, descended from Thomas Legg, who in the eighteenth of Edward

III. was sheriff, and in the twentieth, and twenty-eighth, lord mayor of London. His son Simon married the daughter of John Clavering, a citizen of London, by whom he had a son, Thomas, who married Margaret Blunt, grandmother to Charles the then earl of Devon.

Henry Paget, earl of Uxbridge, is descended from William Paget, esq., whose father was one of the sergeants at mace in the city of London.

The present earl of Rockingham married lately the daughter of sir Henry Furnes, an eminent merchant, of London.

Richard Bennet, ancestor of Charles Bennet, earl of Tankerville, and also of Bennet, earl of Arlington, in the reign of Charles II., had a brother named Thomas, who in 1603, first of James I. was lord mayor of London. And one of the said Richard's sons was also alderman of the same city. And the present lord married Camilla, daughter of Mr. Edward Colvill, a tradesman of Newcastle upon Tyne.

John Harvey, ancestor of the earl of Bristol, married Christian, daughter of John Chichley, chamberlain of London. John Harvey, a descendant of the former, also married Elizabeth, daughter of Stephen Harvey, a merchant of London. The third son of the present earl is married to a daughter of Thomas Ridge, a great brewer at Portsmouth.

The ancestor of Talbot Yelverton, earl of Sussex, viz., William Yelverton, of Rougham, Norfolk, married the daughter of James Hewet, knight, lord mayor of London.

John Cowper, of St. Michael's, London, was the father of William Cowper, who was created a baronet both of Scotland and England, in the seventeenth of Charles I. The son of this sir William Cowper, named John, married Martha, daughter of George Hewkely, merchant of London, by whom he

had sir William Cowper, who married Sarah, daughter of sir Samuel Holled, of London, merchant, by whom he had the late most excellent lord chancellor Cowper, who married for his first wife, Judith, daughter of sir Robert Booth, merchant of London.

Christopher Sherrard, though of a very ancient extraction, was a citizen of London, high sheriff of Rutlandshire in the reign of Edward IV. 1468, and ancestor of the present earl of Harborough.

George, earl of Macclesfield, married Mary, eldest daughter of Ralph Lane, esq., Turkey merchant.

Richard Farmer, a merchant of the staple of Calais, in the reign of king Henry VIII., was the father of sir George Farmer, whose son, Hatton Farmer, married Anne, daughter of sir William Cockayne, lord mayor of London ; whose son William by that marriage, married Mary, daughter of Hugh Perry, of London, esq., by whom he had William, created lord Lempster anno 1692, the father of Thomas the present earl of Pontefract.

Thomas Mildmay, in the reign of king Henry VIII., married Avice, daughter of William Gouston, of London, and was the ancestor of the present earl Fitzwalter.

Price Devereux, esq., who died in his father's life-time, married Mary, the daughter of —— Stephens, of the city of Bristol, by whom he had the present lord viscount Devereux.

Sir John Thynne, who in the reign of queen Mary I. was comptroller of the household to the princess Elizabeth, married Christian, daughter of sir Rich. Gresham, by whom he had sir Thomas Thynne, who married a daughter of sir Rowland Howard, knight, lord mayor of London, and laid the foundation of the grandeur of the viscount Weymouth's family.

Richard, lord Cobham, married Anne, daughter of

Edmund Halsey, esq., an eminent brewer in Southwark.

Sir Mervin Touchet, lord Audley, earl of Castlehaven, in the reign of king James I. married Elizabeth, daughter of Benedict Barham, alderman of London, from whom is descended the present lord Audley, earl of Castlehaven.

Lord Delawar, married Margaret, daughter of John Freeman, of London, merchant, by whom he had the present lord Delawar.

Sir William Ward, knight, a wealthy goldsmith, of London, was the father of Humble Ward, who was created baron Ward by king Charles I., from whom the present lord Dudley and Ward is descended.

Charles Howard of Effingham, who succeeded the great earl of Nottingham, earl marshal of England, and lord high admiral in 1624, married Mary, daughter of sir William Cockayne, lord mayor of London; but had no issue by her.

Henry, lord Hunsdon, who was also viscount Rochford, and earl of Dover, married Abigail, daughter of sir W. Cockayne, alderman of London; but had no male issue by her.

And the present lord Hunsdon married Grace, daughter of Edward Waldo, of the city of London.

John St. John, present lord St. John of Bletsoe, married, in 1725, Elizabeth, daughter of sir Ambrose Crawley, a rich citizen of London.

Sir William Petre, who was secretary of state to four kings and queens of England, and seven times ambassador to foreign princes, married Ann, daughter of sir William Brown, lord mayor of London, by whom he had John, made lord Petre by king James I., the ancestor of the present noble lord of that name.

The great grandfather of the present right ho-

nourable Edward, lord Clifton, was an agent to the London Adventurers in Oliver's time, and acquired a good estate in their service. He is moreover viscount and earl Darnley; and as he possesses the title of lord Clifton from his mother the lady Theodosia Hyde, daughter of Edward, earl of Clarendon, so his lordship is related to the crown of England, and also, by intermarriages with the Stuarts and O'Briens, to the crowns of Scotland and Ireland.

Fulk Greville, lork Brooke, who died 1710, married Sarah, daughter of alderman Dashwood, of London, and had by her four sons and seven daughters; one of the daughters married the lord Guildford, another the earl of Gainsborough, another the late most noble John Sheffield, duke of Buckinghamshire; the second son married a daughter of Henry duke of Beaufort; the eldest, Francis, married the lady Anne, daughter of John Wilmot, the witty earl of Rochester, by whom he had the father of the present lord Brooke.

The first lord Lovelace, in queen Elizabeth's time, married Margaret, daughter of William Dodsworth, citizen of London, from whom is descended the present lord Lovelace.

Sir Thomas Leigh, knight, in the first of Elizabeth, was lord mayor of London, whose son William had a son Francis, who in 1618 was created a baronet, in 1628 created lord Dunsmore, and in 1644 earl of Chichester; which title being extinct, the descendant of another son of the said lord mayor, viz., sir Thomas Leigh of Stonely, Warwick, was by king Charles I. created lord Leigh of Stonely, from whom is descended the present lord Leigh.

The first lord Berkeley, of Stratton, so created by king Charles II., married Christian, daughter of sir Andrew Riccard, president of the East India company, who was the widow of Henry, lord Kensing-

ton, son of Henry, earl of Holland; and from that marriage is descended the present lord Berkeley, of Stratton.

John Cornwallis, esq., in 1377, first of Richard II., was sheriff of London.

Charles Townshend, lord Lynn, married Audrey, daughter of Edward Harrison, esq., governor of Fort St. George, for the East India company, by whom his lordship has two sons living. Moreover, his lordship's brother, the honourable Horatio Townshend, is a worthy merchant of London.

Sir William Craven, knight, who in the year 1611 was lord mayor of London, by his wife, the daughter of William Whitmore, of the said city, had a son of his own name, who by king Charles I., anno 1626, was created lord Craven, of Hampstead Marshal; and was a nobleman of equal bravery and loyalty. His brother John, in the eighteenth of the same reign, was also created lord Craven, of Ryton, Salop. In 1664, the said lord William Craven, eldest son of the said lord mayor, was by king Charles II. made viscount and earl of Craven; and this branch of the family failing, the title of lord Craven, of Hampstead Marshal, descended to another branch of the family. This lord mayor had two daughters; one married to the lord Coventry, the other to the lord Powis.

Edward, lord Griffin, married Mary, daughter of Antony Weldon, of Well, Lincolnshire, merchant.

Henry Herbert, lord Herbert, of Cherbury, married Anne, daughter of alderman Ramsey, of London, by whom he had the present lord of this title.

Maurice Thompson, an eminent merchant of London, and governor of the East India company, was the father of John, lord Haversham, so created in 1696, who was the father of Maurice the present lord.

Francis Seymour Conway, lord Conway, married

Charlotte, daughter of John Shorter, esq., an eminent merchant of London, and had by her the present lord Conway.

Sir Robert Walpole married Catherine, sister to the said lady Charlotte Shorter.

Thomas Mansel, lord Mansel, grandfather of the present lord, married Martha, daughter of Francis Millington, of the city of London, merchant.

John Trevor married the daughter of George Bruges, of London, and was ancestor to the lord Trevor.

The late lord Trevor himself, who passed through so many dignities in the law and the state, married Elizabeth, daughter of John Searle, of Finchley, Middlesex, merchant, by whom he had two sons and three daughters; on her death he married Anne, daughter of Robert Weldon, of London, merchant. By his first wife he had the present lord Trevor, who is father of the present duchess of Marlborough.

John Granville, created lord Granville, of Potheridge, who derived his pedigree from the dukes of Normandy before the conquest, married Rebecca, daughter of sir Josiah Child, of Wanstead, which lady was the widow of Charles Somerset, marquis of Worcester.

William Masham, alderman of London, and sheriff thereof in 1558, was the ancestor of Samuel, lord Masham, who himself married Abigail, daughter of Francis Hill, a Turkey merchant, a lady who became a great favourite to her majesty queen Anne, after the duchess of Marlborough lost the queen's ear. Their eldest daughter was married to Henry Hoare, esq., whose grandfather was sir Richard Hoare, lord mayor of London.

The ancestor of the noble family of Foley is well known to have raised himself by trade. And Paul

Foley, esq., uncle of the first lord Foley, who was twice speaker to the house of commons, and died in 1699, married Mary, daughter of John Lane, esq., alderman of London; and the second son married the daughter of Henry Hoare, esq., son of the above-said sir Richard Hoare.

The noble family of the lord Bathurst produced William Bathurst, a merchant of London, and John Bathurst, who was alderman of that city in 1673.

Edward Bathurst, who died in 1594, married the daughter of Richard Randolph, of London, by whom he had twelve sons and four daughters; from the youngest of which sons is descended the present lord Bathurst; whose father, sir Benjamin, was governor of the royal African company under the duke of York, and of the East India company in 1688, 1689.

Sir Richard Onslow, who died in 1664, married Elizabeth, daughter of Arthur Strangeways, of London. His eldest son, sir Arthur, married Dorothy, second daughter of sir Thomas Foot, lord Mayor of London, in 1650, by whom he had Richard, late lord Onslow, who was chosen governor of the Levant company. He had also Foot Onslow, esq., by the same lady, who was the father of the present speaker of the house of commons. And it is remarkable that the third son of the first mentioned sir Richard Onslow, married Mary, daughter of sir Abraham Reynardson, lord mayor of London; and Denzil, his youngest son, married the third daughter of sir Thomas Foot, aforesaid; who both died issueless.

Richard lord Onslow himself married the daughter of sir Henry Tulse, knight, lord mayor of London, by whom he had the present lord Onslow, and two daughters, one of which is married to sir John Williams, a Turkey merchant, who has been lord mayor of London.

Thomas, the present lord Onslow, also married Elizabeth, the daughter of Mr. Knight, an eminent merchant, by whom he has one son.

Thomas Marsham, esq., in the reign of king James I. was one of the aldermen of London, and ancestor of the present lord Romney.

Sir Robert Ducie, bart., was in 1628 a sheriff, and in 1631 lord mayor of London; and marrying Elizabeth, daughter of Richard Pyot, esq., alderman of that city, had four sons; one of which, sir William Ducie, bart., was created knight of the Bath, and lord viscount Down, in Ireland; but dying without issue, Elizabeth Morton, his sister, succeeded to his estate, and was the mother of Matthew Ducie Morton, lord Ducie.

Robert Walpole married Susan, daughter of sir Edward Barkham, knight, who in 1621 was lord mayor of London; from whom descended Robert, Horace, and Galfrid Walpole; the last of which married Cornelia, daughter of Mr. Hays, of London; the second married Mary, daughter of Mr. Peter Lombard, a tradesman; and Robert, now earl of Orford, and knight of the Garter, as has been said, married Catharine, daughter of John Shorter, esq., a merchant of London, by whom he has three sons, one of which is Robert, lord Walpole of Walpole, Norfolk.

The late lord chancellor King owes his descent to trade, and was himself, in his younger years, some time in a shop business at Exeter.

The mother of the late excellent lord chancellor Talbot, who was of the noble family of the earls of Shrewsbury, was Catharine, daughter of alderman King, of London, by whom his lordship's father, the lord bishop of Durham, had eight sons, including his lordship, and several daughters.

We might probably add to this illustrious list, by a more exact scrutiny, still more noble families among the English nobility, and several also among the Irish, as earl Tilney, son of sir Josiah Child; lord Bateman, son of sir James Bateman, alderman and lord mayor of London, &c. But what we have done will abundantly show the near relation there is between many of our principal nobility and the eminent traders of England; and it is not the least part of our design, in this chapter, to inspire the citizens, on one part, with a noble emulation, and a resolution to do nothing unworthy of themselves; and the nobility, on the other, with a desire of cherishing and protecting, on all proper occasions, the trade and commerce of this nation, to which they are so much indebted for their high distinctions in life.

CHAP. XXV.

Of the dignity of trade in England, more than in other countries. That England is the greatest trading country in the world; that our climate is the best to live in; that our men are the stoutest and best; that the tradesmen in England are not of the meanest of the people; that the wealth of the nation lies chiefly among them; that trade is a continual fund for supplying the decays in the rank of gentry; that an ordinary trader can spend more than a gentleman of 500l. a year; that an estate is a pond, but trade a spring; that the descendants of tradesmen here, for gallantry of spirit and greatness of soul, are not inferior to the descendants of the best families. Further hints to the ladies whose pride will not let them stoop to marry a tradesman. To trade, and not to conquest, is owing the present grandeur of the English nation. How much the landed interest owes to trade.

THE instances which we have given in the last chapter, abundantly make for the honour of the British traders; and we may venture to say, at the same time, are very far from doing dishonour to the nobility who have from time to time entered into alliance with them; for it is very well known, that besides the benefit which we reap by being a trading nation, which is our principal glory, trade is a very different thing in England than it is in many other countries, and is carried on by persons who, both in

their education and descent, are far from being the dregs of the people.

King Charles II., who was perhaps the prince of all the kings that ever reigned in England, who best understood the country and the people he governed, used to say, that the tradesmen were the only gentry in England. His majesty spoke it merrily, but it had a happy signification in it, such as was peculiar to the bright genius of that prince, who, though he was not the best governor, was the best acquainted with the world of all the princes of his age, if not of all the men in it; and I make no scruple to advance these three points in honour of our country; viz.—

1. That we are the greatest trading country in the world, because we have the greatest exportation of the growth and product of our land, and of the manufacture and labour of our people; and the greatest importation and consumption of the growth, product, and manufactures of other countries from abroad, of any nation in the world.

2. That our climate is the best and most agreeable to live in, because a man can be more out of doors in England than in other countries.

3. That our men are the stoutest and best, because, strip them naked from the waist upwards, and give them no weapons at all but their hands and heels, and turn them into a room or stage, and lock them in with the like number of other men of any nation, man for man, and they shall beat the best men you shall find in the world.

As so many of our noble and wealthy families, as we have shown, are raised by and derived from trade, so it is true, and indeed it cannot well be otherwise, that many of the younger branches of our gentry, and even of the nobility itself, have descended again into the spring from whence they flowed, and have become tradesmen; and thence it

is that, as I said above, our tradesmen in England are not, as it generally is in other countries, always of the meanest of our people. Nor is trade itself in England, as it generally is in other countries, the meanest thing the men can turn their hand to; but, on the contrary, trade is the readiest way for men to raise their fortunes and families; and therefore it is a field for men of figure and of good families to enter upon.

N. B. By trade we must be understood to include navigation and foreign discoveries; because they are, generally speaking, all promoted and carried on by trade, and even by tradesmen, as well as merchants; and the tradesman, as owners, are at this time as much concerned in shipping as the merchants, only the latter may be said to be the chief employers of the shipping.

Having thus done a particular piece of justice to onrselves, in the value we put upon trade and tradesmen in England, it reflects very much upon the understandings of those refined heads who pretend to depreciate that part of the nation which is so infinitely superior in wealth to the families who call themselves gentry, and so infinitely more numerous.

As to the wealth of the nation, that undoubtedly lies chiefly among the trading part of the people; and though there are a great many families raised within few years, in the late war, by great employments and by great actions abroad, to the honour of the English gentry, yet how many more families among the tradesmen have been raised to immense estates, even during the same time, by the attending circumstances of the war; such as the clothing, the paying, the victualling and furnishing, &c., both

army and navy. And by whom have the prodigious taxes been paid, the loans supplied, and money advanced upon all occasions? By whom are the banks and companies carried on, and on whom are the customs and excises levied? Have not the trade and tradesmen borne the burden of the war? And do they not still pay four millions a year interest for the public debts. On whom are the funds levied, and by whom the public credit supported? Is not trade the inexhausted fund of all funds, and upon which all the rest depend?

As is the trade, so in proportion are the tradesmen; and how wealthy are tradesmen in almost all the several parts of England, as well as in London? How common is it to see a tradesman go off the stage, even but from mere shopkeeping, with from ten to forty thousand pounds' estate to divide among his family! when, on the contrary, take the gentry in England, from one end to the other, except a few here and there, what with excessive high living, which is of late grown so much into a disease, and the other ordinary circumstances of families, we find few families of the lower gentry, that is to say from six or seven hundred a year downwards, but they are in debt, and in necessitous circumstances, and a great many of greater estates also.

On the other hand, let any one who is acquainted with England, look but abroad into the several counties, especially near London, or within fifty miles of it; how are the ancient families worn out by time and family misfortunes, and the estates possessed by a new race of tradesmen, grown up into families of gentry, and established by the immense wealth gained, as I may say, behind the counter; that is, in the shop, the warehouse, and the counting-house.

How many noble seats, superior to the palaces of

sovereign princes, in some countries, do we see erected within few miles of this city by tradesmen, or the sons of tradesmen, while the seats and castles of the ancient gentry, like their families, look worn out and fallen into decay! witness the noble house of sir John Eyles, himself a merchant, at Giddy-hall, near Romford; sir Gregory Page, on Black-heath, the son of a brewer; sir Nathanael Mead, near Weal-green, his father a linendraper, with many others, too long to repeat; and, to crown all, the lord Castlemain's, now earl of Tilney, at Wan-stead, his father, sir Josiah Child, originally a tradesman.

Again; in how superior a port or figure (as we now call it) do our tradesmen live, to what the middling gentry either do or can support! An ordinary tradesman now, not in the city only, but in the country, shall spend more money by the year, than a gentleman of four or five hundred pounds a year can do, and shall increase and lay up every year too; whereas the gentleman shall at the best stand stock still just where he began, nay, perhaps, decline: and as for the lower gentry, from a hundred pounds a year to three hundred, or thereabouts, though they are often as proud and high in their appearance as the other; as to them, I say, a shoemaker in London shall keep a better house, spend more money, clothe his family better, and yet grow rich too. It is evident where the difference lies; an estate's a pond, but trade's a spring: the first, if it keeps full, and the water wholesome, by the ordinary supplies and drains from the neighbouring grounds, it is well, and it is all that is expected; but the other is an inexhausted current, which not only fills the pond, and keeps it full, but is continually running over, and fills all the lower ponds and places about it.

This being the case in England, and our trade being so vastly great, it is no wonder that the tradesmen in England fills the lists of our nobility and gentry; no wonder that the gentlemen of the best families marry tradesmen's daughters, and put their younger sons apprentices to tradesmen; and how often do these younger sons come to buy the elder sons' estates, and restore the family, when the elder and head of the house, proving rakish and extravagant, has wasted his patrimony, and is obliged to make out the blessing of Israel's family, where the younger son bought the birthright, and the elder was doomed to serve him!

Trade is so far here from being inconsistent with a gentleman, that, in short, trade in England makes gentlemen, and has peopled this nation with gentlemen; for, after a generation or two, the tradesman's children, or at least their grandchildren, come to be as good gentlemen, statesmen, parliamentmen, privy-counsellors, judges, bishops, and noblemen, as those of the highest birth and the most ancient families; as we have shown. Nor do we find any defect either in the genius or capacities of the posterity of tradesmen, arising from any remains of mechanic blood, which, it is pretended, should influence them; but all the gallantry of spirit, greatness of soul, and all the generous principles that can be found in any of the ancient families, whose blood is the most untainted, as they call it, with the low mixtures of a mechanic race, are found in these; and, as is said before, they generally go beyond them in knowledge of the world, which is the best education.

We see the tradesmen of England, as they grow wealthy, coming every day to the herald's office to search for the coats of arms of their ancestors, in order to paint them upon their coaches, and en-

grave them upon their plate, embroider them upon their furniture, or carve them upon the pediments of their new houses; and how often do we see them trace the registers of their families up to the prime nobility, or the most ancient gentry of the kingdom!

In this search we find them often qualified to raise new families, if they do not descend from old; as was said of a certain tradesman of London, that if he could not find the ancient race of gentlemen, from which he came, he would begin a new race, who should be as good gentlemen as any that went before him.

Thus, in the late wars between England and France, how was our army full of excellent officers, who went from the shop, and behind the counter, into the camp, and who distinguished themselves there by their merits and gallant behaviour! And several such came to command regiments, and even to be general officers, and to gain as much reputation in the service as any; as colonel Pierce, Wood, Richards, and several others that may be named.

All this confirms what I have said before, viz., that trade in England neither is or ought to be levelled with what it is in other countries; or the tradesman depreciated as they are abroad, and as some of our gentry would pretend to do in England; but that as many of our best families rose from trade, so many branches of the best families in England, under the nobility, have stooped so low as to be put apprentices to tradesmen in London, and to set up and follow those trades when they have come out of their times, and have thought it no dishonour to their blood.

To bring this once more home to the ladies, who are scandalized at that mean step, which they call

it, of marrying a tradesman, it may be told them, for their humiliation, that, however they think fit to act, sometimes those tradesmen come of better families than their own; and oftentimes, when they have refused them to their loss, those very tradesmen have married ladies of superior fortune to them, and have raised families of their own, who, in one generation, have been superior to those nice ladies both in dignity and estate; and have, to their great mortification, been ranked above them upon all public occasions.

The word 'tradesmen,' in England, does not sound so harsh as it does in other countries; and to say a gentleman-tradesman, is not so much nonsense as some people would persuade us to reckon it; and, indeed, the very name of an English tradesman, will and does already obtain in the world; and as our soldiers, by the late war, gained the reputation of being some of the best troops in the world; and our seamen are at this day, and very justly too, esteemed the best sailors in the world; so the English tradesman may be allowed to rank with the best gentlemen in Europe; and, as the prophet Isaiah said of the merchants of Tyre, that *her traffickers were the honourable of the earth*, Isa. xxiii. 8.

And hence it is natural to ask, whence comes all this to be so? How is it produced? War has not done it; no, nor so much as helped or assisted to it; it is not by any martial exploits; we have made no conquests abroad, added no new kingdoms to the British empire, reduced no neighbouring nations, or extended the possession of our monarchs into the properties of others; we have gained nothing by war and encroachment; we are butted and bounded just where we were in queen Elizabeth's time; the Dutch, the Flemings, the French, are in

view of us, just as they were then; we have subjected no new provinces or people to our government; and, with few or no exceptions, we are almost, for dominion, where king Edward I. left us: nay, we have lost all the dominions which our ancient kings for some hundred of years held in France; such as the rich and powerful provinces of Normandy, Poictou, Gascoigne, Bretagne, and Aquitaine; and, instead of being enriched by war and victory, on the contrary, we have been torn in pieces by civil wars and rebellions, as well in Ireland as in England, and that several times, to the ruin of our richest families, and the slaughter of our nobility and gentry; nay, to the destruction even of monarchy itself, as in the long bloody wars between the houses of Lancaster and York, the many rebellions of the Irish, as well in queen Elizabeth's time, as in king Charles I. time; and the fatal massacre, and almost extirpation of the English name in that kingdom; and, at last, the late rebellion in England, in which the monarch fell a sacrifice to the fury of the people, and monarchy itself gave way to tyranny and usurpation, for almost twenty years.

These things prove abundantly that the greatness of the British nation is not owing to war and conquests, to enlarging its dominions by the sword, or subjecting the people of other countries to our power; but it is all owing to trade, to the increase of our commerce at home, and the extending it abroad.

It is owing to trade, that new discoveries have been made in lands unknown, and new settlements and plantations made, new colonies planted, and new governments formed, in the uninhabited islands, and the uncultivated continent of America; and those plantings and settlements have again enlarged

and increased the trade, and thereby the wealth and power of the nation by whom they were discovered and planted; we have not increased our power, or the number of our subjects, by subduing the nations which possess those countries, and incorporating them into our own; but have entirely planted our crlonies, and peopled the countries with our own subjects, natives of this island; and, excepting the negroes, which we transport from Africa to America, as slaves to work in the sugar and tobacco plantations, all our colonies, as well in the islands, as on the continent of America, are entirely peopled from Great Baitain and Ireland, and chiefly the former; the natives having either removed further up into the country, or, by their own folly and treachery raising war against us, been destroyed and cut off.

As trade has thus extended our colonies abroad, so it has (except those colonies) kept our people at home, where they are multiplied to that prodigious degree, and do still continue to multiply in such a manner, that, if it goes on so, time may come that all the lands in England will do little more than serve for gardens from them and to feed their cows, and their corn and cattle be supplied from Scotland and Ireland.

What is the reason that we see numbers of French, and of Scots, and Germans, in all the foreign nations in Europe, and especially filling up their armies and courts, and that you see few or no English there?

What is the reason that, when we want to raise armies, or to man navies, in England, we are obliged to press the seamen, and to make laws, and empower the justices of peace and magistrates of towns, to force men to go for soldiers, and enter into the service, or allure them by giving bounty-money as

an encouragement to men to list themselves; whereas the people of other nations, and even the Scots and Irish, travel abroad and run into all the neighbour-nations, to seek service and to be admitted into their pay?

What is it but trade, the increase of business at home, and the employment of the poor in the business and manufactures of this kingdom, by which the poor get so good wages, and live so well, that they will not list for soldiers; and have so good pay in the merchants' service, that they will not serve on board the ships of war, unless they are forced to do it?

What is the reason that, in order to supply our colonies and plantations with people, besides the encouragement given in those colonies to all people that will come hither to plant and to settle, we are obliged to send away thither all our petty offenders, and all the criminals that we think fit to spare from the gallows, besides that we formerly called the kidnapping trade, that is to say, the arts made use of to wheedle and draw away young, vagrant, and indigent people, and people of desperate fortunes, to sell themselves, that is, bind themselves for servants, the number of which are very great?

It is poverty fills armies, mans navies, and peoples colonies; in vain the drums beat for soldiers to serve in the armies for fivepence a day, and the king's captains invite seamen to serve in the royal navy for twenty-three shillings per month, in a country where the ordinary labourer can have nine shillings a week for his labour, and the manufacturers earn from twelve to sixteen shillings a week for their work; and while trade gives thirty shillings per month wages to the seamen on board merchant-ships, men will always stay or go, as the pay

gives them encouragement; and this is the reason why it has been so much more difficult to raise and recruit armies in England, than it has been in Scotland and Ireland, France and Germauy.

The same trade that keeps our people at home, is the cause of the well-living of the people here; for as frugality is not the national virtue of England, so the people that get much, spend much; and as they work hard, so they live well, eat and drink well, clothe warm, and lodge soft; in a word, the working manufacturing people of England, eat the fat, drink the sweet, live better, and fare better, than the working poor of any other nation in Europe; they make better wages of their work, and spend more of the money upon their backs and bellies than in any other country. This expense of the poor, as it causes a prodigious consumption both of the provisions and of the manufactures of our country at home, so two things are undeniably the consequence of that part.

1. The consumption of provisions increases the rent and value of the lands; and this raises the gentlemen's estates, and that again increases the employment of people, and consequently the numbers of them, as well those that are employed in the husbandry of land, breeding and feeding of cattle, &c., as of servants to the gentlemen's families, who as their estates increase in value, so they increase their families and equipages.

2. As the people get greater wages, so they, I mean the same poorer part of the people, clothe better, and furnish better; and this increases the consumption of the very manufactures they make; then that consumption increases the quantity made; and this creates what we call inland trade, by which innumerable families are employed, and the increase

of the people maintained; and by which increase of trade and people the present growing prosperity of this nation is produced.

The whole glory and greatness of England then being thus raised by trade, it must be unaccountable folly and ignorance in us to lessen that one article in our own esteem, which is the only fountain from whence we all, take us as a nation, are raised, and by which we are enriched and maintained. The Scripture says, speaking of the riches and glory of the city of Tyre, which was indeed at that time the great port or emporium of the world for foreign commerce, from whence all the silks and fine manufactures of Persia and India were exported all over the western world, *that her merchants were princes*, and in another place, *by thy traffic thou hast increased thy riches*, Ezek. xxviii. 5. Certain it is, that our traffic has increased our riches; and it is also certain, that the flourishing of our manufacture is the foundation of all our traffic, as well our merchandise as our inland trade.

The inland trade of England is a thing not easily described; it would, in a word, take up a whole book by itself; it is the foundation of our wealth and greatness; it is the support of all our foreign trade, and of our manufacturing; and as I have hitherto written of the tradesmen who carry it on, I shall proceed with a brief discourse of the trade itself.

CHAP. XXVI.

Of the inland trade of England; its magnitude, and the great advantage it is of to the nation in general. The vast consequence of London to the whole kingdom. Of the increase of this commerce by credit.

I HAVE in few words described what I mean by the inland trade of England, in the introduction of this work; it is the circulation of commerce among ourselves:—

1. For the carrying on our manufactures of several kinds in the several counties where they are made, and the employing the several sorts of people and trades needful for the said manufactures.

2. For the raising and vending provisions of all kinds for supply of the vast numbers of people that are employed everywhere by the said manufactures.

3. For the importing and bringing in from abroad all kinds of foreign growth and manufactures which we want.

4. For the carrying about and dispersing, as well our own growth and manufactures, as the imported growth and manufactures of other nations, to the retailer, and by them to the last consumer, which is the utmost end of all trade.

This I call inland trade; and these circulators of goods, and retailers of them to the last consumer, are those whom we are to understand by the word 'tradesmen,' in all parts of this work.

By this prodigy of a trade, all the vast importation

from our own countries is circulated, and dispersed to the remotest corners of the island, whereby the consumption is become so great, and by which our colonies are so increased, and are become so populous and so wealthy, as I have already observed. This importation consists chiefly of sugars and tobacco, of which the consumption in Great Britain is scarcely to be conceived, besides the consumption of cotton, indigo, rice, ginger, pimento or Jamaica pepper, cocoa or chocolate, rum and molasses, train-oil, salt-fish, whale-fin, all sorts of firs, abundance of valuable drugs, pitch, tar, turpentine, deals, masts, timber, and many other things of smaller value; all which, besides the employing a very great number of ships, and English seamen, occasion again a very great exportation of our own manufactures of all sorts to those colonies; which being circulated again for consumption there, that circulation is to be accounted a branch of home or inland trade, as those colonies are, or all such occasions, esteemed as a branch or part of ourselves, and of the British government.

This trade to our West Indies and American colonies is very considerable, as it employs so many ships and sailors, and so much of the growth of those colonies is again exported by us to other parts of the world, over and above what is consumed among us at home; and also, as all those goods, and a great deal of money in specie, is returned hither for and in balance of our own manufactures and merchandises exported thither. On these accounts some have insisted that more real wealth is brought into Great Britain every year from those colonies, than is brought from the Spanish West Indies to Old Spain, notwithstanding the extent of their dominion is above twenty times as much, and notwithstanding the vast quantity of gold and silver

which they bring from the mines of Mexico and the mountains of Potosi.

As the manufactures of England, particularly those of wool (cotton-wool included) and of silk, are the greatest, and amount to the greatest value of any single manufacture in Europe, so they not only employ more people, but those people gain the most money, that is to say, have the best wages for their work of any people in the world; and yet, which is a peculiar to England, the English manufactures are, allowing for their goodness, the cheapest at market of any in the world too. Even France itself, after all the pains they are at to get our wool, and all the expense they have been at to imitate our manufactures, by getting over our workmen, and giving them even greater wages than they had here, have yet made so little proficiency in it, that they still, in spite of the strictest prohibitions, send hither, and to Holland and Germany, for English broadcloths, druggets, duroys, flannels, says, and several other sorts of our goods, to supply their own. Nor can they clothe themselves to their satisfaction with their own goods; but if any French gentleman of quality comes over hither from France, he is sure to bring no more coats with him than backs, but immediately to make him new clothes as soon as he arrives, and to carry as many new suits home with him at his return as he can get leave to bring ashore when he comes there; a demonstration that our manufacture exceeds theirs, after all their boasts of it, both in goodness and in cheapness, even by their own confession. But I am not now to enter upon the particular manufactures; but the general trade in the manufacture. This particular being a trade of such a magnitude, it is to be observed for our purpose, that the greatness of it consists of two parts:—

1. The consumption of it at home, including our own plantations and factories.

2. The exportation of it to foreign parts, exclusive of the said plantations and factories.

It is the first of these which is the subject of my present discourse; because the tradesmen to whom, and for whose instruction these sheets are designed, are the people principally concerned in the making all these manufactures, and wholly and solely concerned in dispersing and circulating them for the home consumption; and this, with some additions, as explained above, I call inland trade.

The home consumption of our own goods, as it is very great, so it has one particular circumstance attending it, which exceedingly increases it as a trade; and that is, that besides the numbers of people which it employs in the raising the materials, and making the goods themselves as a manufacture, there are multitudes of people employed, cattle maintained, with wagons and carts for the service on shore, barges and boats for carriage in the rivers, and ships and barks for carrying by sea, and all for the circulating these manufactures from one place to another for the consumption of them among the people.

So that, in short, the circulation of the goods is a business bearing a very great proportion to the trade itself.

This is owing to another particular circumstance of our manufacture, and perhaps is not so remarkably the case of any other manufacture or country in Europe; namely, that though all our manufactures are used and called for by almost all the people, and that in every part of the whole British dominion, yet they are made and wrought in several distinct and respective counties in Britain, and some of them at the remotest distance from one an-

other, hardly any two manufactures being made in one place. For example:—

The broadcloth and druggets, in Wilts, Gloucester, and Worcestershire.

The serges, in Devon and Somersetshire.

The narrowcloths, in Yorkshire and Staffordshire.

The kerseys, cottons, half-thicks, duffields, plains, and coarser things, in Lancashire and Westmorland.

The shaloons, in the counties of Northampton, Berks, Oxford, Southampton, and York.

The women's stuffs, in Norfolk.

The linseywoolseys, &c., at Kidderminster.

The dimities and cotton-wares, at Manchester.

The flannels, at Salisbury and in Wales.

The tammies, at Coventry; and the like.

It is the same, in some respects, with our provisions, especially for the supply of the city of London, and also of several other parts.

When I speak of provision, I mean such as is not made use of in the county where it is made and produced. For example:—

Butter, in firkins, in Suffolk and Yorkshire.

Cheese, from Cheshire, Wiltshire, Warwickshire, and Gloucestershire.

Herrings cured red, from Yarmouth in Norfolk.

Coals for fuel, from Northumberland and Durham.

Malt, from the counties of Hertford, Essex, Kent, Bucks, Oxford, Berks, &c.

And thus of many other things, which are the proper produce of one part of the country only, but are from thence dispersed for the ordinary use of the people into many, or perhaps into all the other coun-

ties of England, to the infinite advantage of our inland commerce, and employing a vast number of people and cattle; and consequently, those people and cattle increasing the consumption of provisions and forage, and the improvement of lands; so true it is and so visible that trade increases people, and people increase trade.

This carriage of goods in England from those places is chiefly managed by horses and wagons; the number of which is not to be guessed at, and is equal, in my opinion, to the whole trade of some nations; and the rather, because of the great improvement of land, which proceeds from the employing so many thousands of horses as are furnished for this part of business.

In other countries, and indeed in most countries in Europe, all their inland trade is carried on by the convenience of navigation, either by coastings on the sea, or by river navigation. It is true, our coasting trade is exceeding great, and employs a prodigious number of ships, as well from all the shores of England to London, as from one port to another.

But as to our river navigation, it is not equal to it, though in some places it is very great too; but we have but a very few navigable rivers in England, compared with those of other countries; nor are many of those rivers we have, navigable to any considerable length from the sea. The most considerable rivers in England for navigation are as follow:—

The Thames,	The Ouse,
The Trent,	The Humber,
The Severn,	The Air, and
The Wye,	The Calder.

These are navigable a considerable way, and re-

ceive several other navigable rivers into them: but, except these, there are very few rivers in England which are navigable much above the first town of note within their mouth. In a word, our river navigation is not to be named for carriage with the vast bulk of carriage by packhorses and by wagons; nor must the carriage by pedlars on their backs be omitted.

This carriage is the medium of our inland trade; and, as I said, is a branch of the inland trade itself. This great carriage is occasioned by the situation of our produce and manufactures. For example:—

The Taunton and Exeter serges, perpetuanas, and duroys, come chiefly by land.

The clothing, such as the broadcloth and druggets, from Wilts, Gloucester, Worcester, and Shropshire, come all by land-carriage to London, and go down again by land-carriage to all parts of England.

The Yorkshire clothing trade, the Manchester and Coventry trade, all by land, not to London only, but to all parts of England, by horse-packs; the Manchester men being, saving their wealth, a kind of pedlars who carry their goods themselves to the country shopkeepers everywhere, as do now the Yorkshire and Coventry manufacturers also.

Now, in all these manufactures, however remote one from another, every town in England uses something, not only of one or other, but of all the rest: every sort of goods is wanted everywhere; and where they make one sort of goods and sell them all over England, they at the same time want other goods from almost every other part. For example:—

Norwich makes chiefly woollen stuffs and camlets,

and these are sold all over England; but then Norwich buys broadcloth from Wilts and Worcestershire, serges and segathies from Devon and Somersetshire, narrowcloth from Yorkshire, flannel from Wales, coals from Newcastle, and the like; and so it is, *mutatis mutandis*, of most of the other parts.

The circulating of these goods, in this manner, is the life of our inland trade; and increases the numbers of our people, by keeping them employed at home; and indeed of late they are prodigiously multiplied; and they again increase our trade.

As the demand for all sorts of English goods is thus great, and they are thus extended in every part of the island, so the tradesmen are dispersed and spread over every part also; that is to say, in every town, great or little, we find shopkeepers, wholesale or retail, who are concerned in this circulation, and hand forward the goods to the last consumer. From London the goods go chiefly to the great towns, and from thence again to the smaller markets, and from those to the meanest villages; so that all the manufactures of England, and most of them also of foreign countries, are to be found in the meanest village, and in the remotest corner of the whole island of Britain; and are to be bought, as it were, at everybody's door.

This shows not the extent of our manufactures only, but the usefulness of them, and how they are so necessary to mankind, that our own people cannot be without them, and every sort of them, and cannot make one thing serve for another; but as they sell their own, so they buy from others, and everybody here trades with everybody; this it is that gives the whole manufacture so universal a

circulation, and makes it so immensely great in England.

Again, the magnitude of the city of London adds very considerably to the greatness of the inland trade; for as this city is the centre of our trade, so all the manufactures are brought hither, and from hence circulated again to all the country, as they are particularly called for. But that is not all; the magnitude of the city influences the whole nation also in the article of provisions, and something is raised in every county in England, however remote, for the supply of London; nay, all the best of every produce is brought hither; so that all the people and all the lands in England seem to be at work for, or employed by, or on the account of, this overgrown city.

This makes the trade increase prodigiously, even as the city itself increases; and we all know the city is very greatly increased within few years past. Again; as the whole nation is employed to feed and clothe this city, so here is the money by which all the people in the whole nation seem to be supported and maintained. But this is worthy of a chapter by itself, for the honour of this noble metropolis, which the reader will find in chap. xxxiv., and I shall therefore say no more of it here than is necessary to my present subject of the inland trade.

I have endeavoured to make some calculation of the number of shopkeepers in this kingdom, but I find it not to be done. It is as impossible likewise to make any guess at the bulk of their trade, and how much they return yearly; nor if we could, would it give any foundation for any just calculation of the value of goods in general, because all our goods circulate so much, and go so often through very many hands before they come to the consumer;

this so often passing every sort of goods through so many hands, before it comes into the hands of the last consumer, is that which makes our trade be so immensely great. For example, if there is made in England, for our home consumption, the value of one hundred thousand pounds' worth of any particular goods; say, for instance, that it be so many pieces of serge or cloth, and if this goes through ten tradesmen's hands before it comes to the last consumer, then there is ten hundred thousand pounds returned in trade for that one hundred thousand pounds' worth of goods; and so of all the sorts of goods we trade in.

Again, as I said above, all our manufactures are so useful to, and depend on one another so much in trade, that the sale of one necessarily causes the demand of the other, in all parts; for example, suppose the poorest countryman wants to be clothed, or suppose it be a gentleman wants to clothe one of his servants, whether a footman in a livery, or suppose it be any servant in ordinary apparel, yet he shall, in some part, employ almost every one of the manufacturing counties of England, for making up one ordinary suit of clothes. For example:—

If his coat be of woollen cloth, he has that from Yorkshire.

The lining is shaloon, from Berkshire.

The waiscoat is of calimanco, from Norwich.

The breeches of a strong drugget, from Devizes, Wiltshire.

The stockings, being of yarn, from Westmorland.

The hat is a felt, from Leicester.

The gloves of leather, from Somersetshire.

The shoes from Northampton.

The buttons from Macclesfield, in Cheshire; or

if they are of metal, they come from Birmingham, or Warwickshire.

His garters from Manchester.

His shirt of home-made linen of Lancashire or Scotland.

If it be thus of every poor man's clothing, or of a servant, what must it be of the master and of the rest of the family? And in this particular the case is the same, let the family live where they will; so that all these manufactures must be found in all the remotest towns and counties in England, be it where you will.

Again, take the furnishing of our houses; it is the same in proportion, and according to the figure and quality of the person. Suppose, then, it be a middling tradesman, who is going to live in some market town, and to open his shop there; suppose him not to deal in the manufacture, but in such sort of wares as the country grocers sell.

This man, however, must clothe himself and his wife, and must furnish his house; let us see, then, to how many counties and towns among our manufacturers must he send for his needful supply; nor is the quantity concerned in it; let him furnish himself as frugally as he pleases, yet he must have something of every necessary thing; and we will suppose, for the present purpose, the man lived in Sussex, where very few, if any manufactures are carried on; suppose he lived at Horsham, which is a market town in or near the middle of the county.

For his clothing of himself (for we must allow him to have a new suit of clothes when he begins the world), take them to be just as above; for as to the quality or quantity, it is much the same; only that instead of buying the cloth from Yorkshire, perhaps

he has it a little finer than the poor man above, and so his comes out of Wiltshire; and his stockings are, it may be, of worsted, not of yarn; and so they came from Nottingham, not Westmorland; but this does not at all alter the case.

Come we next to his wife; and she, being a good honest townsman's daughter, is not dressed over-fine; yet she must have something decent, being new married too, and especially, as times go, when the burgher's wives of Horsham, or any other town, go as fine as they do in other places; allow her then to have a silk gown, with all the necessaries belonging to a middling tolerable appearance, yet you shall find all the nation more or less concerned in clothing this country grocer's wife, and furnishing his house, and yet nothing at all extravagant; for example:—

Her gown and petticoat, a plain English mantua silk, manufactured in Spitalfields.

Her lining, a piece of chequered stuff, made at Bristol and Norwich.

Her under-petticoat, a piece of black calimanco, made at Norwich; quilted at home, if she be a good housewife; but the quilting of cotton from Manchester, or cotton-wool from abroad.

Her inner petticoats, flannel and swan-skin, from Salisbury and Wales.

Her stockings from Tewksbury, if ordinary; from Leicester if woven.

Her lace and edgings from Stony Stratford the first, and Great Marlow the last.

Her muslin from foreign trade, as likewise her linen, being something finer than the man's, may perhaps be a Guilick-holland.

Her wrapper, or morning-gown, a piece of Irish linen, printed at London.

Her black hood, a thin English lustring.

Her gloves, lambskin, from Berwick and Northumberland, or Scotland.

Her ribands, being but very few, from Coventry or London.

Her riding-hood, of English worsted camlet, made at Norwich.

Come next to the furniture of their house; it is scarce credible to how many counties of England, and how remote, the furniture of but a mean house must send them; and how many people are everywhere employed about it; nay, and the meaner the furniture, the more people and places employed; for example:—

The hangings, suppose them to be ordinary linseywoolsey, are made at Kidderminster, dyed in the country, and painted or watered at London.

The chairs, if of cane, are made at London; the ordinary matted chairs, perhaps in the place where they live.

Tables, chests of drawers, &c., made at London; as also looking-glass.

Bedding, &c., the curtains, suppose of serge, from Taunton and Exeter; or of camlets, from Norwich; or the same with the hangings as above.

The ticking comes from the west country, Somerset and Dorsetshire.

The feathers also from the same country.

The blankets from Witney in Oxfordshire.

The rugs from Westmorland and Yorkshire.

The sheets, if good linen, from Ireland.

Kitchen utensils and chimney furniture, almost all the brass and iron from Birmingham and Sheffield.

Earthenware from Stafford, Nottingham, and Kent.

Glass ware from Sturbridge in Worcestershire and London.

So that, as I said before, there is no particular place in England where all the manufactures are made, but every county or place has its peculiar sort or particular manufacture, in which the people are wholly employed; and for all the rest that is wanted, they fetch them from other parts.

Nor do the shopkeepers go or send to all the several countries where those goods are made; that is to say, to this part for the cloth, or to that for the lining; to another for the buttons, and to another for the thread; but they again correspond with the wholesale dealers in London, where there are particular shops and warehouses for all these; and they not only furnish the country shopkeepers, but give them large credit, and sell them great quantities of goods, by which they again are enabled to trust the tailors, who make the clothes, or even their neighbours, who wear them; and the manufacturers in the several counties do the like by those wholesale dealers who supply the country shops.

This method of trade brings another article in, which also is the great foundation of the increase of commerce; and the prodigious magnitude of our inland trade is much owing to it; and that is giving credit, by which every tradesman is enabled to trade for a great deal more than he otherwise could do; and by that means is able to trust out his goods to others, and give them time, and so under one another; nay, I may say, many a tradesman begins the world with borrowed stocks, or with no stock at all, but that of credit, and yet carries on a trade for

several hundreds, nay, for several thousands of pounds a year.

By this means the trade in general is infinitely increased; nay, the stock of the kingdom in trade is doubled or trebled, or more; and there is infinitely more business carried on than the real stock is able to manage, if no credit was to be given; for credit in this particular is a stock, and that not an imaginary, but a real one; for the tradesman who perhaps begins but with five hundred, or one thousand pounds' stock, shall be able to furnish or stock his shop with four times the sum in the value of goods; and as he gives credit again and trusts other tradesmen under him, so he launches out into a trade of a great magnitude; and yet, if he is a prudent manager of his business, he finds himself able to answer his payments, and so continually supply himself with goods, keeping up the reputation of his dealings and the credit of his shop, though his stock be not a fifth, nay, sometimes not a tenth part, in proportion to the returns that he makes by the year; so that credit is the foundation on which the trade of England is made so considerable.

Nor is it enough to say, that people must and will have goods, and that the consumption is the same; it is evident, that the consumption is not the same; and in those nations where they give no credit, or not so much as here, the trade is small in proportion.

This subject we shall further pursue in our xlv. chapter. And it will be still more illustrated in our xlvi. in our account of that prodigious branch of trade, the sea and land carriage of England; as likewise in our xlvii., xlviii., and xlix. chapters. At present we will pursue this important subject of credit, which well deserves a chapter by itself.

CHAP. XXVII.

Of credit in trade; and how a tradesman ought to value and improve it. That our English tradesmen excel all others in the management of credit. How easily lost, and how hard to be recovered. Honesty and industry the two great supports of credit.

Credit, next to real stock, is the foundation, the life and soul of business in a private tradesman; it is his prosperity; it is his support in the substance of his whole trade; even in public matters it is the strength and fund of a nation: we felt in the late wars the consequence of both the extremes, viz., of wanting, and of enjoying, a complete fund of credit.

Credit makes war, and makes peace; raises armies, fits out navies, fights battles, besieges towns; and, in a word, it is more justly called the sinews of war, than the money itself; because it can do all these things without money; nay, it will bring in money to be subservient, though it be independent.

Credit makes the soldier fight without pay, the armies march without provisions, and it makes tradesmen keep open shop without stock. The force of credit is not to be described by words; it is an impregnable fortification, either for a nation, or for a single man in business; and he that has credit is invulnerable, whether he has money or no; nay, it will make money; and, which is yet more, it adds a value, and supports whatever value it adds, to the meanest substance; it makes paper pass for money, and fills the exchequer and the

banks with as many millions as it pleases, upon demand.

Trade is anticipated by credit, and it grows by the anticipation; for men often buy clothes before they pay for them, because they want clothes before they can spare the money; and these are so many in number that really they add a great stroke to the bulk of our inland trade. How many families have we in England that live upon credit, even to the tune of two or three years' rent of their revenue, before it comes in! so that they may be said to eat the calf in the cow's belly: this encroachment they make upon the stock in trade; and even this very article may state the case: I doubt not but at this time the land owes to the trade some millions sterling; that is to say, the gentlemen owe to the tradesmen so much money, which, at long run, the rents of their lands must pay.

The tradesmen having then trusted the landed men with so much, where must they have it but by giving credit also to one another? trusting their goods and money into trade, one launching out into the hands of another, and forbearing payment till the lands make it good out of their produce; that is to say, out of their rents.

The trade is not limited, the produce of lands may and is restrained; trade cannot exceed the bounds of the goods it can sell; but while trade can increase its stock of cash by credit, it can increase its stock of goods for sale; and then it has nothing to do but to find a market to sell at; and this we have done in all parts of the world, still by the force of our stock's being so increased.

Thus credit raising stock at home, that stock enables us to give credit abroad; and thus the quantities of goods which we make, and which is infinitely increased at home, enables us to find or force

a vend abroad. This is apparent, our home trade having so far increased our manufacture, that England may be said to be able almost to clothe the whole world; and in our carrying on the foreign trade wholly upon the English stocks giving credit to almost all the nations of the world; for it is evident our stocks lie at this time upon credit in the warehouses of the merchants in Spain and Portugal, Holland and Germany, Italy and Turkey; nay, in New Spain and Brazil.

It must be likewise said, to the honour of our English tradesmen, that they understand how to manage the credit they both give and take, better than any other tradesmen in the world; indeed they have a greater opportunity to improve it and make use of it, and therefore may be supposed to be more ready in making the best of their credit, than any other nations are.

Hence it is that we frequently find tradesmen carrying on a prodigious trade with but a middling stock of their own, the rest being all managed by the force of their credit. For example; I have known a man in a private warehouse in London trade for forty thousand pounds a year sterling, and carry on such a return for many years together, and not have more than one thousand pounds' stock of his own, all the rest being the stocks of other men running continually through his hands. And this is not practised now and then, as a great rarity, but is very frequent in trade, and may be seen every day, as what, in its degree, runs through the whole body of the tradesmen in England.

We see very considerable families who buy nothing but on trust; even bread, beer, butter, cheese, beef and mutton, wine, grocery, &c., which even the meanest families buy generally for ready money. Thus I have known a family, whose revenue has been

some thousands a year, pay their butcher, and baker, and grocer, and cheesemonger, by a hundred pounds at a time, and be generally a hundred more in each of their debts; and yet the tradesmen have thought it well worth while to trust them, and their pay has in the end been very good.

This is what, I say, brings land so much in debt to trade, and obliges the tradesmen to take credit one of another; and yet they do not lose by it neither, for the tradesmen find it in the price, and they take care to make such families pay warmly for the credit, in the rate of their goods. Nor can it be expected it should be otherwise; for unless the profit answered it, the tradesman could not afford to be so long without his money.

This credit takes its beginning in our manufactures, even at the very first of the operation; for the master-manufacturer himself begins it. Take a country clothier or bay-maker, or what other maker of goods you please, provided he be one that puts out the goods to the making; though he cannot have credit for spinning and weaving, in which the poor are employed, who must have their money as they earn it; yet he buys his wool at the stapler's or feltmonger's, at two or three months' credit; he buys his oil and soap of the country shopkeeper, or has it sent down from his factor at London, and gets longer credit for that, and the like of all other things; so that a clothier of any considerable business, when he comes to die, shall appear to be four or five thousand pounds in debt.

But then look into his books, and you shall find his factor at Blackwell-hall, who sells his cloths, or the warehouse-keeper who sells his duroys and druggets, or both together, have two thousand pounds' worth of goods in hand left unsold; and has trusted out to drapers and merchants, to the value

of four thousand pounds more; and look into his workhouse at home, viz., his wool-lofts, his combing-shop, his yarn-chamber, and the like, and there you will find it, in wool unspun, and in yarn spun, and in wool at the spinner's, and in yarn at and in the looms at the weavers, in rape oil, Gallipoli oil, and perhaps soap, &c., in his warehouses, and in cloths at the milling-mill, and in his rowing-shops, finished and unfinished, four thousand pounds' worth of goods more; so that though this clothier owed five thousand pounds at his death, he has nevertheless died in good circumstances, and has five thousand pounds' estate clear to go among his children, and all his debts paid and discharged. However, it is evident, that at the very beginning of this manufacturer's trade, his five thousand pounds' stock is made ten thousand, by the help of his credit, and he trades for three times as much in the year; so that five thousand pounds' stock makes ten thousand pounds' stock and credit, and that together makes thirty thousand pounds a year returned in trade.

When you come from him to the warehouse-keeper in London, there you double and treble upon it, to an unknown degree; for the London wholesale man shall at his death appear to have credit among the country clothiers for ten or fifteen thousand pounds, and yet have kept up an unspotted credit all his days.

When he is dead, and his executors or widow comes to look into things, they are frighted with the very appearance of such a weight of debts, and begin to doubt how his estate will come out at the end of it; but when they come to cast up his books and his warehouse, they find,

In debts abroad, perhaps thirty thousand pounds;

In goods in his warehouse, twelve thousand pounds.

So that, in a word, the man has died immensely rich; that is to say, worth between twenty and thirty thousand pounds; only that having been a long stander in trade, and having a large stock, he drove a very great business, perhaps to the tune of sixty to seventy thousand pounds a year; and so that, of all the thirty thousand pounds owing, there may be very little of it delivered above four to six months; and the debtors being many of them considerable merchants, and good paymasters, there is no difficulty in getting in money enough to clear all his own debts; and the widow and children being left well, are not in such haste for the rest, but that it comes in time enough to make them easy; and at length it all comes in, or with but little loss.

As it is thus in great things, it is the same in proportion with small; so that, in all the trade of England, you may reckon two-thirds of it carried on upon credit; in which reckoning I suppose I speak much within compass; for in some trades there are four parts of five carried on so, and in some more.

All these things serve to show the infinite value which credit is of to the tradesman, as well as to trade itself. Credit is the choicest jewel the trademan is trusted with; it is better than money many ways; if a man has 10,000*l.* in money, he may certainly trade for 10,000*l.* and if he has no credit, he cannot trade for a shilling more.

But to come close to the case of the young beginner and trader; if credit be so nice and necessary a thing, what are the methods a young tradesman is to take to gain a good share of credit in his beginning, and to preserve and maintain it when it is gained?

Every tradesman's credit is supposed to be good at first; he that begins without credit, is an unhappy wretch of a tradesmam indeed, and may be said to

be broke even before he sets up; for what can a man do, who by any misfortune in his conduct during his apprenticeship, or by some ill character upon him so early, begins with a blast upon his credit? my advice to such a young man would be, not to set up at all; or if he did, to stay for some time, till by some better behaviour, either as a journeyman, or as an assistant in some other man's shop or warehouse, he has recovered himself; or else to go and set up in some other place or town remote from that where he has been bred; for he must have a great assurance that can flatter himself to set up, and believe he shall easily recover a lost reputation.

But take a young tradesman as setting up with the ordinary stock, and who has done nothing to hurt his character, and to give people a suspicion of him; what is such a one to do?

The answer is short; two things principally raise credit in trade; and these are,—

1. Industry: 2. Honesty.

I have dwelt upon the first; the last I have but few words to say to, because that head requires no comment, no explanations or enlargements; nothing can support credit, be it public or private, but honesty; a punctual dealing, a general probity in every transaction; he that once breaks through his honesty, violates his credit; once denominate a man a knave, and you need not forbid any man to trust him.

It is not the quality of the person will give credit to his dealing; a private shopkeeper shall borrow money much easier than a prince, if he has the reputation of an honest man; not the crown itself can give credit to the head that wears it, if once he that

wears it comes but to mortgage his honour in the matter of payment.

Who would have lent king Charles II. 50*l.* on the credit of his own word or bond, after the shutting up the Exchequer? the royal word was made a jest of, and the character of the king was esteemed a fluttering trifle, which no man would venture his money upon.

In king William's time the case was much the same at first; though the king had not broken his credit then with any man, yet how did they break their faith with the whole world, by the deficiency of the funds, the giving high and ruinous interest to men almost as greedy as vultures. the causing the government to pay great and extravagant rates for what they bought, and great premiums for what they borrowed! these were the injuries to the public for want of credit; nor was it in the power of the whole nation to remedy it till the parliament recovered it. And how was it done? only by the same method a private person must do the same, viz., by doing justly, and fairly, and honestly, by everybody.

Thus credit began to revive, and to enlarge itself again; and usury, which had, as it were, eaten up mankind in business, declined, and so things came to their right way again.

The case is the same with a tradesman; if he shuffles in payment, bargains at one time, and pays at another, breaks his word and his honour in the road of his business, he is gone; no man will take his bills, nor trust him; for nothing but probity will support credit; just, fair, and honourable dealings give credit; and nothing but the same just, fair, and honourable dealings will preserve it.

CHAP. XXVIII.

Of the tradesman's punctual paying his bills and promissory notes, and the credit he gains by it. Of protesting bills. Error of the country manufacturer in overloading the factor. A tradesman ought not to suffer himself to be overdrawn. What punctualities are required in bills of exchange and promissory notes. Of the three days of grace. The nature of foreign bills of exchange, and the niceties to be observed in them. Advantages to a tradesman who pays his bills well. Forms of bills drawn on several occasions.

As credit is maintained by just and honest dealing, so that just dealing depends very much upon the tradesman's punctual payment of money in the several demands that may be made upon him. The ordinary demands of money upon a tradesman are,—

1. Promises of money for goods bought at time.
2. Bills drawn upon him; which, generally speaking, are from the country.
3. Bills of exchange, and promissory notes under his hand, which are passed oftentimes upon buying his goods, bought also at time; as in the first head.
4. Bonds, or other securities, bearing interest, given chiefly for money borrowed.

I. As to the first article, promises of money for goods bought at time; this indeed is the loosest article in a tradesman's payments; for, in this case, not one man in twenty keeps to his time; and so easy are tradesmen to one another, that, in general, it is not much expected; but he that pays tolerably

well, and without dunning, is deemed a good man, and shall be trusted anywhere, and keeps up a character in his business; and is as lofty and touchy, if his credit be called in question, as if he paid all ready money; and shall often buy his goods as cheap upon the credit of his ordinary pay, as another man shall that brings his money in his hand.

And indeed it is reasonable it should be so; for the ready money man comes and buys a parcel here and a parcel there, and comes but seldom; but the other comes as often as he wants goods, buys considerably, and, it may be said, pays currently too.

But though credit is maintained in this case, upon the easiest terms of any other, yet even here the tradesman must have a great care to keep it up; or he may get the character of being what (in the language of trade) is called long-winded, putting off continually, till he will bear dunning; then his credit fails; his dealer, who trusted him perhaps a 1000*l.* thick before, and esteemed him as good as ready money, now grows sick of him, cares not whether he deals with him or no, and at last refuses to trust him any longer; and then his credit is quite sunk and gone.

II. As to the second article, of bills drawn upon him from the country; it is but a little while ago since those bills were the loosest things in trade; for as they could not be protested, so men could not always sue for them, but rather return them to the person from whom they received them.

But the late law made for noting and protesting inland bills, alters the case very much; bills now accepted, are protested in form; and if not punctually paid, are either returned immediately, or the person on whom they are drawn is liable to be sued at law; either of which is a blow to the credit of the acceptor.

A tradesman may, without hurt to his reputation refuse to accept a bill; for then, when the notary comes, he gives his reasons, viz., that he refuses to accept the bill for want of advice, or for want of effects in his hands for account of the drawer, or that he has not given orders to draw upon him; in all which cases the non-acceptance touches the credit of the drawer; for in trade it is always esteemed a dishonourable thing to draw upon any man that has not effects in his hands to answer the bill; or to draw without order; or to draw, and not give advice of it; because it looks like a forwardness to take the remitter's money without giving him a sufficient demand for it, where he expects and ought to have it.

A tradesman comes to me in London, and desires me to give him a bill payable at Bristol; for he is going to the fair there, and, being to buy goods there, he wants money at Bristol to pay for them. If I give him a bill, he pays me down the money upon receipt of it, depending upon my credit for the acceptance of the bill. If I draw this bill where I have no reason to draw it, where I have no demand, or no effects to answer it, or if I give my correspondent no advice of it, I abuse the remitter, that is, the man whose money I take; and this reflects upon my credit that am the drawer; and the next time this tradesman wants money at Bristol fair, he will not come to me; No, says he, his last bills were not accepted; or, if he does come to me, then he demands, that he should not pay his money till he has advice that my bills are accepted.

But, on the other hand, if bills are right drawn, and advice duly given, and the person has effects in his hands; then, if he refuses the bill, he says to the notary, he does not accept the bill; but gives no reason for it, only that he says absolutely, I will not

accept it; you may take that for an answer; or he adds, I refuse to accept it for reasons best known to myself. This is sometimes done; but this does not leave the person's credit, who refuses, so clear as the other, though perhaps it may not so directly reflect upon him; but it leaves the case a little dubious and uncertain; and men will be apt to write back to the person who sent the bill, to inquire what the drawer says to it, and what account he gives, or what character he has upon his tongue for the person drawn upon.

As the punctual paying bills when accepted, is a main article in the credit of the acceptor, so a tradesman should be very cautious in permitting him to draw upon him where he has not effects, or does not give order; for though, as I said, it ought not to affect his reputation not to accept a bill where it ought not to be drawn, yet a tradesman that is nice of his own character does not love to be always or often refusing to accept bills, or to have bills drawn upon him where he has no reason to accept them; and therefore he will be very positive in forbidding such drawing; and if, notwithstanding that, the importunities of the country tradesman oblige him to draw, the person drawn upon will give smart and and rough answers to such bills; as particularly, I refuse to accept this bill, because I have no effects of the drawer's to answer it: or thus, I refuse to accept this bill, because I not only gave no orders to draw, but gave positive orders not to draw: or thus, I neither will accept this bill, nor any other this man shall draw; and the like. This thoroughly clears the credit of the acceptor, and reflects grossly on the drawer.

It is the great error of our country manufacturers, in many, if not in most parts of England at this time, that as soon as they can finish their goods,

they hurry them up to London to their factor; and as soon as the goods are gone, immediately follow them with their bills for their money, without waiting to hear whether the goods are come to a market, are sold, or in demand, and whether they are likely to sell quickly or not. Thus they load the factor's warehouse with their goods before they are wanted, and load the factor with their bills before it is possible that he can have gotten cash in his hand to pay them.

This is, first, a direct borrowing money of their factor; and it is borrowing, as it were, whether the factor will lend or no, and sometimes whether he can or no. The factor, if he be a man of money, and answers their bills, fails not to make them pay for advancing; or sells the goods to loss to answer the bills, which is making them pay dear for the loan; or refuses their bills, and so balks both their business and their credit.

But if the factor, willing to oblige his employers, and knowing he shall otherwise lose their commission, accepts the bills on the credit of the goods, and then, not being able to sell the goods in time, is also made unable to pay the bills when due, this reflects upon his credit, though the fault is indeed in the drawer, whose effects are not come in; and this has ruined many an honest factor.

But the damage lies on the circumstance of accepting the bill; for the factor lends his employer the money the hour he accepts the bill; and the blow to his credit is, for not paying when accepted. When the bill is accepted, the acceptor is debtor to the person to whom the bill is payable, or, in his right, to every endorser; for a bill of exchange is, in this case, differing from a bond, viz., that the right of action is transferrable by endorsement; and every endorser has a right to sue the acceptor

in his own name, and can transfer that right to another; whereas, in a bond, though it be given to me by assignment, I must sue in the name of the first person to whom the bond is payable, and he may at any time discharge the bond, notwithstanding my assignment.

Upon the whole; all tradesmen that trade thus, whether by commission from the country, or upon their own accounts, should make it the standing order of their business, not to suffer themselves to be overdrawn by the employers, so as to straighten themselves in their cash, and make them unable to pay their bills when accepted; for it is to be observed, that when a tradesman once comes to suffer himself to be thus overdrawn, and sinks his credit in kindness to his employer, he buys his employment so dear, as all his employer can do for him can never repay the price.

III. But in bills of exchange or promissory notes, he that values his reputation in trade, should never let a bill come twice for payment, or a note under his hand stay a day after it is due, that is to say, after the three days of grace, as it is called: those three days indeed are granted to all bills of exchange, not by law, but by the custom of trade. It is hard to tell when this custom began; but it is one of those many instances which may be given, where custom of trade is equal to an established law; and it is so much law in itself, that no bill is protested now, till those three days are expired.

Bills of exchange being thus sacred in trade, and inland bills being (by the late law for protesting them, and giving interest and damage upon them) made, as near as can be, equally sacred, nothing can be of more moment to a tradesman than to pay them always punctually.

There are a great many variations in the drawing

bills from foreign countries, according as the custom and usages of merchants direct, and according as the coins and rates of exchange differ, and according as the same terms are differently understood in several places; as the word 'usance,' and 'two usance,' which is a term for the number of days given for payment, after the date of the bill. And though this is a thing particularly relating to merchants and to foreign commerce, yet, as the nature of bills of exchange is pretty general, and that sometimes an inland tradesman, especially in seaport towns, may be obliged to take foreign accepted bills in payment for their goods; or, if they have money to spare, may be asked to discount such bills; I say, on this account, and that they may know the value of a foreign bill when they see it, and how far it has to run before it will be demanded, I think it not foreign to the case before me, to give them the following account.

As to the times of payment in foreign bills of exchange, and the terms of art ordinarily used by merchants in drawing, and expressed in the said bills; the times of payment are either, 1. at sight; which is to be understood, not the day it is presented, but three days (called days of grace) after the bill is accepted; 2. usance; 3. two usance. There are also usages of towns and places during the great fairs held in those places: as, a bill drawn upon a merchant at Madrid, during the great fair there, and accepted in the fair, is payable at four months; at Lyons, the like is three months; and at Frankfort au Main, is six months. But to speak of the words usance and two usance only, which are the terms generally used now in drawing bills in foreign trade, they are understood as follows:—

Usance between London and all the towns in the

states-general's dominions, and also in the provinces now called the Austrian Netherlands, is one month; and two usance is two months; reckoning not from the acceptance of the bill, but from the date of it.

Usance between London and Hamburgh, is two months; Venice, is three months; and double usance, or two usance, is double that time.

Usance payable at Florence or Leghorn, is two months; but from thence payable at London, usance is three months.

Usance from London to Rouen or Paris, is one month; but they generally draw at a certain number of days, usually twenty-one days' sight.

Usance from London to Seville, is two months; as likewise between London and Lisbon, and Oporto, to or from.

Usance from Genoa to Rome, is payable at Rome ten days after sight.

Usance between Antwerp and Genoa, Naples, or Messina, is two months, whether to or from.

Usance from Antwerp or Amsterdam, payable at Venice, is two months, payable in bank.

There are abundance of niceties in the accepting and paying of bills of exchange, especially foreign bills, which I suppose needless to enter upon here; but this I think I should not omit, namely:—

That if a man pays a bill of exchange before it is due, though he had accepted it; if the man to whom it was payable proves a bankrupt after he has received the money, and yet before the bill becomes due, the person who voluntarily paid the money before it was due, shall be liable to pay it again to the remitter; for as the remitter delivered his money to the drawer in order to have it paid again to such persons as he shall order, it is and ought to be

in his power to divert the payment by altering the bill, and make it payable to any other person whom he thinks fit, during all the time between the acceptance and the day of payment.

This has been controverted, I know, in some cases; but I have always found, that, by the most experienced merchants, and especially in places of the greatest business abroad, it was always given in favour of the remitter, viz., that the right of guiding the payment is in him, all the time the bill is running; and no bill can or ought to be paid before it is due, without the declared assent of the remitter, signified under his hand, and attested by the public notary.

Though the inland tradesmen do not, and need not, acquaint themselves with the manner of foreign exchanges, yet there is a great deal of business done by exchange among ourselves, and at home, in which our inland trade is chiefly concerned; and as this is the reason why I speak so much, and repeat it so often to the tradesman, for whose instruction I am writing, that he should maintain the credit of his bills, so it may not be amiss to give the tradesman some directions concerning such bills.

1. A very great part of the bills drawn out of the several counties in England upon the London factors, and warehouse-keepers, are made payable to the general receivers of the several taxes and duties, customs and excises, which are levied in the country in specie, and the money is remitted by those collectors and receivers: this generally appears by the bills or endorsements, which often mention it, in these words, For his majesty's use. In this case, a default of payment of any of these bills, after being accepted, exposes the tradesman to the terror, as well as the terrible operation of an extent; which would, at least might, be to his utter ruin and un-

doing; not only his credit is blasted, but his whole fortune and figure are demolished at once; for an extent tears all to pieces.

2. He is to consider that in other bills, where there is not the immediate hazard of an extent, yet the bills themselves pass frequently from one hand to another, by endorsement; and if the bill comes to be protested afterwards, and returned, it goes back again through all those hands, with this mark of the tradesman's disgrace upon it, namely, that it has been accepted, but that the man who accepted it is not able to pay it.

3. He is to consider that the grand characteristic of a tradesman, and by which credit is rated, is this of paying his bills well or ill. If any man goes to the neighbours or dealers of a tradesman to inquire of his credit, his fame in business, which is often done upon almost every extraordinary occasion; the first question is, How does he pay his bills? strongly intimating that if he does not pay his bills well, he cannot be sound at bottom; on the other hand, if a tradesman pays his bills punctually, let whatever other slur be upon his reputation, his credit will hold good.

Besides, such a one has an infinite advantage in trade; he is a bank to himself; he can buy what bargains he pleases; no advantage in business offers, but he can grasp at it, for his notes are as current as another man's cash; if he buys at time in the country, he has nothing to do but to order them to draw for their money when it is due; and he gains all the time given in the bills into the bargain.

But then let me add a caution here, for the best of tradesmen not to neglect; viz. as the tradesmen should take care to pay his bills and notes currently, so that he may do it, he must be careful what notes he issues out, and how he suffers others to draw on

him. He that is careful of his reputation in business will also be cautious not to let any man he deals with overdraw him, or draw upon him before the money drawn for is due; and as to notes promissory, or under his hand, he is careful not to give out such notes but on good occasions, and where he has the effects in his hand to answer them; this keeps his cash whole, and preserves his ability of performing and punctually paying when the notes become due; and the want of this caution has ruined the reputation of a tradesman many times, when he might otherwise have preserved himself in as good credit and condition as other men.

All these cautions are made thus needful on account of that one useful maxim, that the tradesman's all depends upon his punctual complying with the payment of his bills and notes.

And now it would be proper to take notice,—

IV. Of the fourth general article laid down at the beginning of this chapter, which is that of bonds or other securities bearing interest, given chiefly for money borrowed; but as this article is of the utmost importance to the tradesman, it will be best to make it the subject of a chapter by itself; meanwhile, I will conclude this with observing, that many tradesmen, in the country especially, being ignorant of the form of drawing bills, it may be useful to give them such forms as will always pass with the best and most experienced dealers, as follow:—

1. The form of a bill drawn for money remitted, and payable at a certain time after sight or acceptance:—

Norwich, Aug. 6th, 1737.

Exchange for £25 0 0

Sir,

At fourteen days after sight hereof, pray pay to Mr. Arthur Bancroft, or to his order, the sum of twenty and five pounds, value received of him; and place the same to account, as per advice from sir,

Your very humble servant,

C. D.

To Mr. Edward Forster, at the Golden Cock in Cornhill, London.

2. The form of a bill drawn for money lent, and drawn payable from the date of the bill:—

Colchester, Aug. 10th, 1737.

Exchange for £43 15 7

Sir,

At fourteen days after the date hereof, please to pay to Mr. Abraham Barclay, or to his order, forty and three pounds fifteen shillings and seven-pence, value in account, as per advice.

Your humble servant,

D. E.

To Mr. Fletcher Giles, merchant in London.

3. Other circumstances may alter the form; as when a bill is drawn payable to another, but without any endorser, the person usual being lately deceased; then the form is as follows:—

London, Aug. 17th, 1737.

Exchange for £100 0 0

Sir,

At fourteen days after the date hereof, pray pay to Mr. John Lacey, the sum of one hundred pounds sterling, value of himself, and place it to account, as per advice.

Your most humble servant,
E. F.

To Mr. Anthony Bramhall, near
Blackwell-hall, London.

4. Another form is, when your friend, whom you draw upon, knows that you intend such a particular draught, and has consented you should; then you draw thus:—

London, Aug. 6th, 1737.

Exchange for £30 0 0

At fourteen days after sight hereof, pray pay to Mr. George St. John, or order, the sum of thirty pounds, as per your own order, value in yourself, and place the same to account of

Your most humble servant,
G. K.

To Mr. Henry Lambskin,
in Sice-lane, London.

5. Another is, when there needs no advice, as is often the case; then as follows:—

London, Aug. 6th, 1737.

Exchange for £37 18 6

Sir,

At fourteen days after the date hereof, please to pay to Mr. Kenelm Martin, or his order, the sum of thirty-seven pounds eighteen shillings and sixpence, without further advice, value received.

Your most humble servant,
Q. O.

To Mr. Ralph Hodges,
Merchant in London.

CHAP. XXIX.

Of the tradesman in distress borrowing money at interest, whether by bond or otherwise, to carry on his trade. Rules and cautions to be observed by such. Interest, though legal, a canker-worm. The true nature and sad effects of it. The still more dreadful effects of taking up money where extortion is used. If a tradesman gains twenty per cent. and pays but five, he must be, probably, ruined at long run; except he were to give no credit, and sustain no losses.

Many are the difficulties and distresses of the poor tradesman, when he comes to be straitened for money in his business; no man is able to judge of them, but they who fall into the calamity of them; and many are the shifts and turns, the projects and contrivances, tradesmen are driven to by the necessity of their circumstances, to get out of those straits and difficulties; which, though they are not always successful, and, when they are so, always leave him in a worse and weaker state than they find him; yet as sometimes they so far succeed, as to extricate him out of the difficulty that presses and pinches him at that time, he thinks all the rest worth venturing; as a man drowning in the sea, will get on shore if he can, upon the coast that is before him, though he knows it to be an uninhabited island, where he is almost sure to perish at long run; for here he sees immediate destruction; there he sees immediate life.

Just thus the distressed tradesman sees himself in an ocean of business, and, on that account, involved in difficulties, surrounded with the importunities of his bills; debts comes slowly in, money is wanting; he has, perhaps, launched out of his depth in trade; he has taken too great credit while his credit was good, and given too great credit to those whose credit was not so good; his payments did not come due before their payments were due also, and should have been made to answer them: but the difference lies here; when their payments are due, they can trespass upon their credit, and put him off with words instead of money, from one day to another, and, perhaps, from one week and month to another; but bills are drawn on him from the country, payable at the precise time that his debts are due, for the countrymen cannot stay for their money: these bills are accepted; that he cannot avoid; and his credit is at stake, and he in the utmost state of desperation if they are not paid. Bills run from one tradesman to another, then to the goldsmith, or to the bank, and are endorsed from hand to hand; and every one of these hears of it: if the tradesman delays payment, his credit is bandied about at the discretion of every little fellow, nay, at the mercy of those who have no discretion: he is insulted at his door by those that demand payment; and on the Exchange, when the people meet there through whose hands the bills may have passed. Sir, says a merchant to his customer, who paid that bill to him for money, what did you give me that bill for? I cannot get the money. Not the money, sir, says the customer! why the bill is due, and I thought he had been a very good man: sure your people have not been with him for it; or if they have been at his house, they did not speak with him. I tell you, says the

merchant, they have both been there, and have spoken with him too; but he put them off from time to time; I thought he had been a good man, too, but I find he is a shuffling fellow. Well, sir, says the customer, being a man in good credit, I beg your pardon; I would not have given you the trouble, if I had not thought it had been good, and would have been currently paid; pray send your man to me as soon as you come home, and I will pay the money; but I will take no more bills upon him, I will warrant you.

The merchant sends back the bill, and his customer solves his own credit by paying the money; but the tradesman's credit suffers indelible reproach; and neither of these two dealers, to be sure, will trade with him, or take his bills any more. The last man, having taken back the bill, sends it once more for payment, and with reproaches sufficient, and such bitter words as wound the tradesman's ears, as well as his credit. But what can he do? He has not money; he may go and dun those that owe him enough to restore him, and answer all his demands; but they are in the same condition, and give him only words; so he is forced to put off again. And what is the consequence? Why, this man returns the bill to another, and he to another; till, at last, he that had it out of the country, being concerned for the clothier that drew it, or, perhaps, doubting the clothier too, and willing to keep two strings, as we call it, to the bow, satisfies himself not to return the bill; but sends an officer to the distressed tradesman, and arrests him for the money. This part brings an increase of mischief to him. First, there is further disgrace; for he is fain to be beholden to friends to bail him; and that, by the way, is exposing him too; and, sometimes, of as

bad a kind as any: then there are the charges to the officers for their dear-bought civility, and at the offices, and to an attorney; and, after all, he is obliged to pay the bill as soon as he gets a little cash, with all the charges of the plaintiff too

Thus, for a bill, perhaps, of forty or fifty pounds, he is publicly exposed, and personally insulted; is perplexed and plundered; and when he makes an end of it, as he must do, he pays, perhaps, first and last. five, or six, or seven pounds' charges; and, at the same time, the person suing him fails not to rail plentifully at him to the clothier in the country; by which means his credit is as much sunk with him, though the bill is paid, as if it had never been paid at all.

Now take the tradesman in the middle of his first anxieties upon such a case as this, and before it comes this length; the bill is payable on such a day, and that day is at hand, and perhaps he has more bills running upon him at the same time; the prospect is frightful, and he is in the utmost perplexity about it: his credit, which he knows is the basis of his whole prosperity, is at stake, and in the utmost danger; and though he has sufficient to pay all his debts, if he was to wind up, and everybody was to pay him what they owe; yet, as he is not giving over, and he has given large credit, and cannot get his money in, what shall he do? Why, we will suppose the best; that his credit being still good, he takes up a large sum of money, at legal interest only, and with it he pays his bills honourably; and the flood that was breaking in upon him, is thus dammed out for the present, and he is made easy for that time; and other sums being offered him, on the reputation this had given him, he scruples not to accept them; and having, by this means, perhaps a thousand pounds or two in cash,

he falls presently into this false logic with himself. Well, says he, it is true, here is a great annual payment to go out for interest; but what then? Sure I may afford to pay five pounds per cent. for money; I am sure I get ten per cent. by all the goods I sell, and it is hard if I should be hurt by paying out five per cent. I can be in no danger; it is only increasing my business a little, and I shall do well enough. And upon this, not considering that he has still other debts behind, that will come upon him in due course, he writes large orders into the country for goods, which come readily up; and he sees his shop or warehouse piled up to the ceiling with bales; and then he goes among his customers to bring them in to buy, and the goods all go off. So far as this, all is well; but give me leave to add, there is death in the pot; it is all but like a patient in a violent disease taking a strong opiate to dose his senses, and assuage the immediate torment; for they perform no cure; but their strength being expended, the pains return with more violence than ever, and the opiate must not only be renewed, but increased; nay, perhaps, doubled in quantity, till at last it becomes mortal itself, and he is killed by the very medicine which he applied to for cure.

Had the tradesman acted with due prudence, he should first have considered his circumstances at the time of borrowing, as a false step, which he ought thoroughly and effectually to have delivered himself from, and in the first place, by means of the kind loan which his friends had made him.

He should have taken care then to have got in some of his debts; rubbed up his debtors, as they call it, the backwardness of whose payments had run him into such difficulties, and obliged him to take such desperate measures to support his affairs.

As he must, or ought to remember, that credit cannot be bought too dear, or valued too high, he ought to have stopped his hand from buying, and forborne to launch further out, till he was sure things would come round in time to answer his bills.

On the contrary, neglecting this caution, and running into the same mistake he was in at first, and that too rashly, and before he had effectually recovered the blow, at the end or revolution of another period of payment, he finds himself just in the same dilemma that he had been in before; and having no more friendly offers of loan presenting themselves, he suffers a blot upon his reputation, for want of paying his bills. This spreads among the people who had lent him money upon interest, and they call in their money, which gives him the mortal wound, and he never recovers; a commission of bankrupt follows, and the man is undone, though able, at bottom, to pay twenty shillings in the pound.

He that borrows upon interest, should be sure to apply the loan to cure that wound, or stop that breach, which made it first necessary to him to borrow; or else the loan sinks him deeper into the calamity than it found him; he ought to consider, whether be may not be as hard distressed to pay back the loan, as he was to pay what the loan paid for him, and whether he may not want money as much then, as now.

He that gives longer credit than he takes, though he gains ten per cent. and pays but five per cent. may save nothing. For example: suppose he is trusted but six months, and he trusts his customers twelve months, if he pays five per cent. interest for the money, and yet should sell the goods for ten per cent. profit, it is plain he gains nothing, and

acts with disadvantage into the account; viz., that he runs the risk of the person he trusts, and makes no profit, either for trouble or hazard.

By trusting his customers twelve months, I am not suggesting that any tradesman in his wits sells his goods by contract for twelve months' trust, so that he cannot ask for his money as due under twelve months; but I speak this upon the ordinary usage of trade; a wholesale man deals with another tradesman, suppose a shopkeeeper; he trades with him upon the general credit of his dealing; the shopkeeper goes on buying and paying; he does not examine when every particular parcel of goods is due, but he buys as he wants goods, and he pays as he can spare money; and as he is a current man, and buys great quantities, he is esteemed a good customer; yet if you come to look into his accounts, his parcels and his payments answer one another, perhaps, after the rate of nine to ten and twelve months' credit; nor does he think himself a bad paymaster, or the warehouseman think him a bad chap; and yet I must add, that if the warehouseman paid interest for his money, though but five per cent. per annum, unless he got more than ten per cent. by this customer, he would lose money out of pocket by all the goods he sold him.

This is a reflection worth every tradesman's while to make, and very well to consider of, especially such as incline to take up money at five per cent. interest.

But besides this, there is another particular to be considered in the case; and that is, that all the while these goods, or any part or fag end of them, lie by in the warehouse unsold, all that while the poor tradesman pays interest for the money that bought them; and this very article sometimes, if duly deducted from the profits, eats through the

whole bargain; and if the tradesman would keep an account of profit and loss, would destroy the whole profit of his trade.

In a word, interest of money is a canker-worm upon the tradesman's profit; it consumes him unawares; not one tradesman in fifty states to himself the true nature of it; it eats through his ready money, for it takes nothing for payment but its own kind; it makes no defalcation or abatement for bad debts or disasters of any kind; whatever loss the tradesman meets with, the usurer must be paid; whoever the tradesman compounds with, he makes no composition, unless it is at last of all, and that he is forced, by the ruin of the tradesman, to compound for both principal and interest; when, perhaps, by the mere interest, he has had his principal two or three times over. And this brings me to another terrible article upon a tradesman, and that is, extortion.

If it is thus fatal to the tradesman to pay but the moderate interest of the money, at five per cent., which we call lawful interest; what then must it be when he is encroached upon either by the lender, or, which is as bad, by the procurer, or scrivener, or banker, under the sly and ruinous articles called procuration, continuation, premio, and the like? These are when the poor debtor is apparently in need of the loan, and that it appears he is not in condition to refund the money, and though perhaps he has given good security for the money, so that they are in no danger of losing it, yet those people never want artifices or pretences to hook in new and frequent considerations, by way of addition to the ordinary interest.

Let it be considered that though there was no extortion at all practised, and though only legal interest was expected; let it be considered, I say,

that the payment of interest is certain, the profits of trade are uncertain; the tradesman runs hazards of many kinds in his business; and if his profits sink at all by those hazards, the interest of money, which bears no share in the hazard, immediately breaks so far into his capital; and if any man will cast up the hazards, and value them in due proportions, as nice gamesters do the chances of the dice, they shall find, that if a tradesman, suppose him to have no stock but such as he borrows upon interest, was to gain twenty per cent. by his sale of goods, and pay but five per cent. interest for the money, yet that five per cent. shall, in the end, be his ruin, unless he can be supposed to trade under two qualifications:

1. To give no credit.
2. To sustain no losses.

Which are two circumstances hardly to be found anywhere in trade. Borrowing money upon interest may, in any accidental distress, deliver a tradesman from a present difficulty, supply an exigence, and answer the end just then before him; and would the man that borrows be immediately careful, as before said, to pay off the loan and the interest with all possible speed, looking on it as a loss sustained merely for present relief, he would be so far in the right; for nothing in this discourse is meant to persuade a tradesman not to borrow in an exigence.

But to borrow in the exigence and not use the loan to free him from it entirely, but to be prompted by it to run further in, and to launch into more business, when he has embarrassed himself too much by the same inadvertence before, this is nothing but going to work immediately to deprive himself

of the benefit which the loan might have been of to him, and effectually securing to himself the return of that very calamity, which the loan would, had it been rightly applied, have saved him from.

Let every tradesman then be cautious how he increases his trade upon a borrowed stock; if he has a capital stock of his own, yet he ought to be careful, and keep within bounds; but to launch out upon a borrowed fund, is, in short, putting to sea in a storm, and quitting a safe harbour for a hazardous voyage; it is, in trade, just what a seaman is on a lee-shore; if his anchor come home, and he cannot ride out the storm, he is infallibly lost; nothing can save him from running ashore among the rocks, where he must be dashed to pieces without remedy.

There is a very unhappy practice lately grown into use among the more necessitous part of tradesmen, and which is infallibly ruinous and destructive to them in the end, or at least as far as it goes; this is passing and repassing promissory notes, or bills, endorsed by one another reciprocally, and drawn upon themselves (so it may be called), for the present supply of cash and support of their affairs, and in which they are, indeed, extortioners upon themselves. But this shall be the subject of another chapter.

CHAP. XXX.

Of discounting and endorsing bills, and of the scandalous practice of passing promissory notes, on purpose to borrow money by discount. Its ruinous consequences exemplified in the ruin of a club of tradesmen, who joined in coining money, as they called it. The discounters to be deemed as birds of prey, which are to be shunned by all tradesmen. This ruinous practice owing chiefly to overtrading.

There is still another kind of trading usury, not included in that of borrowing money upon interest, and which eats out the heart of a tradesman's prosperity as much, if not more, than the other, especially when it is carried on to any height; and this, as it is become a more fashionable part of self-mischief in trade than usual, and is more practised than ever was known before, merits to be exposed; and the young tradesman should be warned of it as of a secret fire, that burning privately, is most dangerous in itself, as it is not thought so destructive by the tradesman as it generally proves.

This is what they call discounting of bills. There is a great variety in the thing, and more than is generally thought of; but it is one of the cases of which it may be said it consists of abundance of bad particulars, and not one good one. I will name some of the cases which are most important; the rest may be judged of by a few, and the tradesman will learn from those how to avoid the mischievous part of all the rest, and will especially know which

are the most dangerous; which are so in particular to his substance, which to his reputation, and which to both.

I have mentioned before the tradesman's giving long credit, which, as I have described it, is in many particular circumstances, very prejudicial to him, and sometimes ruinous; that is, in particular when he trusts for large sums, and the persons whom he sells to are not punctual to the times of payment agreed for.

Now the retailer or shopkeeper (who is the essential standard-man between the consumer and the maker), suppose he be a mercer, comes and buys of a weaver, who gives him credit, suppose three to four or six months' time, according as they agree.

The weaver having occasion to make payment to the silkman, or throwster, or merchant of whom he buys his silk, takes a note or promissory bill of his customer for the money, payable at the time agreed for payment when the goods were sold.

This in itself is fair and just dealing on both sides; for the buyer knows the terms of his agreement, and it is no injury to him to give bills for the money, and it is some advantage to the weaver, if he makes a right use of them; for he can go to the silkman, or throwster, or merchant, and buy more goods, giving those bills in payment; and so he takes credit, even where, perhaps, he had no credit before, the mercer's note being given as a kind of security for the money.

But this is the best and brightest part of the story; for perhaps the mercer, being what they call a little long-winded, when the time of payment comes, puts off the weaver for a month, or perhaps two months longer, pleading badness of trade, want of money, and the like; then the weaver, who, on the other hand, wants money to pay his journeymen,

or his silkman, throwsters, and merchant, tells the mercer that he is straitened for money too, as well as he, and therefore cannot stay as he proposes, but that if he cannot pay him yet he must give him a bill or promissory note, perhaps at a month, or two months or more, as he can get him to do it.

This the mercer cannot refuse, the money being, as I said, already due. Now, did the weaver, as above, only go and deliver those bills to his dealers in payment, where his debt was already due, there was no harm in it, and he only transferred the mercer's delay to the damage of the silkman, and made him stay for his money, as the mercer had obliged him, the weaver, to do before.

But the weaver, wanting the money immediately, perhaps to pay his journeymen, who cannot stay, or his silkman, throwster, and merchant, who, their money being already due, will not stay, and whom he must pay, or ruin his credit; away he goes to another kind of market, the very worst he can go to, I mean the discounter's; and there, paying an intolerable extortion of ten to fifteen or twenty per cent. premium, he gets money lent him upon these bills.

Here you must also observe, that he must endorse the bills, so that all the while they run, or are unpaid by the mercer, he stands the risk of them; and that is sometimes long beyond the time of payment; if it is too long, sometimes he is obliged to make an additional allowance to the first premium to the discounter.

Nor does the oppression or the expense of it end here; but sometimes, nay, very often, the exorbitant discounter, not content with his endorsement of the bill, requires another man to endorse also; every endorser being liable to make good the money, in case the mercer should prove insolvent.

The inconveniences attending this are many, and sometimes fatal to the poor weaver; for now he is obliged to engage a third man for security of the money; and such friends being not easy to be had, or at least not often, he is put to this difficulty; that he goes to some debtor of his own who owes him money, and in that case cannot well refuse him; but if the debtor be a good man, as it is called in trade, then he will be sure to keep back so much of the debt in his hand to secure himself till the bill is paid; and so the poor weaver is obliged to have two debts abroad, or standing out together, to secure the payment of one.

But, on the other hand, if the borrowed endorser be but a dull paymaster himself, then he fails not to make the favour granted be an excuse for delaying his own payment; and so at the same time that he is a borrower himself, becomes a lender in one sense, that is to say, he is debtor and creditor too; but the poor weaver is still oppressed, to be sure, let it go which way it will.

There is yet another case, which often pinches him still harder; if he cannot get a particular friend to endorse the bill for him, or a debtor, then he comes into a fatal confederacy with another tradesman in like circumstances with himself; and he having endorsed for the weaver, the weaver does the like for him, and so they change endorsements; blending not their credit only, but even their fortunes together, till at last he finds himself insensibly involved, and it is ten to one but a disaster follows, and it is much if they do not fall together.

It is not easy to reckon up the complication of mischiefs which this joining together to endorse bills brings upon a trader; for it is, in a word, one of the worst ways of being bound; it is, as Solomon calls it, *a striking hands with a stranger:* and if the

weaver, or whatever other tradesman he is, was really a sound man at bottom, he may depend upon it his fortune is embarked for a storm, and he is as sure to be shipwrecked in the voyage as if he was already six feet under water; for, first, he is certain that all the rest are bankrupts, as he is sure they are men; they could not engage in the manner they do else; for they will endorse for any sum, and never dispute the securities; but either if they endorse for you, you must do the like for them; or if they endorse, they have a part of the money for their own occasions only giving a note to pay so much again, when the endorsed bill comes to be paid. And this brings me to the next and most fatal article of discount, and that is, passing bills for one another, I have known ten or twelve tradesmen form a club together for coining money, as they very properly called it.

These were all good men in appearance, but all straitened and wanting money to pay their bills. The first setting out was a general supply to them all, and they coined bills payable from one to another, by exchanging and counterchanging of which, they raised about ten thousand pounds' stock.

As those bills were coined, they gave them out in payment where they owed money, or for goods bought; and the bills had some two months, some three, some four months to run upon them; they managed so well, that as the bills became due, they coined others, and passed and repassed them so many ways, either by discounting, or by buying goods upon the credit of those bills, that their bills were always currently paid.

They went on thus two or three years; some of them sold goods by commission for other men, and those they sold currently to the society, and took

bills for them; then discounted those bills with the monied men, who always stand ready for such things, as a hawk for a prey; the person buying the goods, and who paid for them in bills, sold them again, being in his own way, to monied merchants at underrate for ready money; so there were two supplies of ready money for one substance. 1. The man who bought the goods had a supply by selling them again for ready money. 2. The seller had a supply by discounting the bills, and the owner of the goods had no title to his money till six months, which the seller, being only a factor, could lengthen out to nine months; and suppose the sum to be five hundred pounds, they had then for this a thousand pounds in cash among them, for the expense of the discount allowed on the bills, and for the loss sustained upon the goods, which was not felt at the beginning of the account, whatever it would be at the end.

As it could not be long that the club or society could go on at this rate, so, as it follows generally, it happened here, that when one failed, he shook all the rest, so that few of them could stand it after him, and not one of them above a year, or thereabouts.

Nothing can be more needful than to possess a young tradesman of this fatal article called discounting; and therefore I recommend it to them with the greatest earnestness, to enter into the particulars in their own thoughts; make themselves masters of the whole scheme of it, and avoid it as they would a house infected with the plague.

The beginning of it is a bait hard to be resisted. When the tradesman is distressed for want of money, and sees he can come into a thousand pounds sterling for but writing his name; that he can have the

benefit of it for three or four months only, for paying the discount; and that even then, if he cannot raise the money, his friends will pass bills to him for the same sum, and help him to the money for three or four months more; it is not easy, I say, for him, considering his circumstances at that time, to resist the temptation; and so he falls into the pit, which I may assure him will not be easy for him ever to get out of again.

Want of money is to a tradesman, as a strong manager is to a horse; it makes him submit to everything, and do everything that the rider commands him; and, as I said formerly, a tradesman that is really honest in his principles, and designs well, yet will do those things in his distress for money, that he would scorn and abhor to do at another time; how much more then when he sees nothing dishonest? for in this affair of discounting he sees no fraud, no deceit, neither is there any fraud but to himself; he is only his own deceiver, acts to his own loss and ruin, and heals his present wounds at the expense of his own foundation; for indeed he undermines and destroys himself by the very means which he uses to preserve himself.

But if the tradesman is the man destroyed, the discounter is the vulture destroying; these, indeed, are ravenous creatures, and whether you liken them to birds or beasts of prey, it is much the same; they are men of prey, which, according to the judgment of a famous author, are the worst sort of devourers; they are true cannibals and men-eaters, for they devour not only men, but families; the exorbitant premiums which they take for the loan of money upon bills, is, as I have said above, not less than ten, fifteen to twenty per cent., and though the acts of parliament are very severe against extortion and against taking immoderate usury, yet

they find ways and means to evade the law, and secure as well the profits as the principal.

It is true, these discounters of bills are sometimes bit, and then they lose stock and block; that is, for example, when a club, such a one as I described above, fail in paying their bills, in which case two or three endorsers, being all upon one bill, are all gone off together. But they make such an exorbitant gain in other cases, that, in short, if they lose but one in five, they are whole, and, perhaps, lose nothing; and then suppose three tradesmen, all endorsing one bill, go off together, it is likely the discounting money-lending usurer comes in for a creditor to all the three, so that he gets a composition of them all; and if they pay but six or eight per cent. upon the debt, the usurer makes himself whole.

These are the people the tradesman ought to shun as he would an infection, with this addition to my caution for his observation; viz., that if he once gets into their hands, it is very rarely that he ever gets out; like the grave, they that go in to him, seldom ever return, but are sure to be swallowed up, even alive, and devoured with their eyes open.

Borrowing money upon interest is, as I said before, very dangerous; but this discounting of bills is certain death to the tradesman; he is, indeed, in no condition to recover it.

Let me conclude this chapter with one observation for the tradesman's early and timely caution; namely, that both these fatal things, borrowing upon interest, and discounting of bills, are the consequences of the tradesman's overtrading himself in the beginning of his affairs, running hastily in, allured by the hopes of profit, entangling himself in debt, as we say, over head and ears, without consi-

dering which way he shall answer the necessary payments. But I have spoken so largely of that by itself, that I need not repeat it.

CHAP. XXXI.

Of the tradesman's keeping his books, and casting up his shop. A remarkable story of a man keeping his accounts in a large business, without being able to write. The necessity of exact book-keeping. Of balancing the cash-book. Cautions on this head necessary to be observed. Exact book-keeping indicates a man is determined to thrive, if possible; as negligence in this respect denotes the contrary. The credit a man gains in the former case, even though he prove unfortunate. Numberless lawsuits preventable by exact book-keeping. Next to taking care of his soul, a tradesman should take care of his books. The comfort of so doing in case of sudden illness, &c.

It was an ancient and laudable custom with tradesmen in England, once a year to balance their accounts of stock, and of profit and loss; by which means they could always tell whether they went backwards or forwards in the world; and this is called casting up shop; and indeed this is so necessary a thing to be done, that it is always to me a bad sign when it is omitted, and looks as if the tradesman was afraid of entering into a close examination of his affairs.

As casting up his shop is of great importance to

a tradesman, so he must cast up his books too, or else it carries a very ominous face with it.

Now, in order to do this effectually once a year, it is needful the tradesman should keep his books always in order; his day-book duly posted, his cash duly balanced, and every one's accounts always fit for a view; he that delights in his trade, will delight in his books; and, as I have already laid it down for a rule, that he who will thrive must diligently attend his shop or warehouse, and take up his delight there, so I say now, he must also diligently keep his books, or else he will never know whether he thrives or not.

Exact keeping his books is one essential part of a tradesman's prosperity; the books are the register of his estate, the index of his stock; all the tradesman has in the world must be found in these three articles, or some of them;—

Goods in the shop; money in cash; debts abroad.

The shop will at any time show the first of these, upon a small stop to cast it up; the cash-chest and bill-box will show the second at demand; and the ledger, when posted, will show the last; so that a tradesman can at any time, at a week's notice, cast up all these three; and then examine his accounts, to take the balance, which is a real trying what he is worth in the world.

It cannot be satisfactory to any tradesman to let his books go unsettled, and uncast up; for then he knows nothing of himself, or of his circumstances in the world; the books can tell him at any time what his condition is, and will satisfy him what is the condition of his debts abroad.

In order to his regular keeping his books, several things may be said very useful for the tradesman to consider:—

1. Everything done in the whole circumference

of his trade must be set down in a book, except the retail trade; and this is clear, if the goods are not in bulk, then the money is in cash, and so the substance will be always found either there, or somewhere else; for if it is neither in the shop, nor in the cash, nor in the books, it must be stolen or lost.

2. As everything done must be set down in the books, so it should be done at the very time of it; all goods sold must be entered into the books before they are sent out of the house; goods sent away, and not entered, are goods lost; and he that does not keep an exact account of what goes out and comes in, can never swear to his books, or prove his debts, if occasion calls for it.

That tradesman who keeps no books, may depend upon it he will ere long keep no trade, unless he resolves also to give no credit; he that gives no trust, and takes no trust, either by wholesale or retail, and keeps his cash all himself, may indeed go on without keeping any book at all, and has nothing to do, when he would know his estate, but to cast up his shop and his cash, and see how much they amount to, and that is his whole and neat estate; for, as he owes nothing, so nobody is in debt to him, and all his estate is in his shop; but I suppose the tradesman who trades wholly thus, is not yet born.

A tradesman's books, like a Christian's conscience, should always be kept clean and neat; and he that is not careful of both, will give but a sad account of himself either to God or man.

I heard of a tradesman indeed that could not write, and yet he supplied the defect with so many ingenious knacks of his own, to secure the account of what people owed him, and was so exact in doing it, and then took such care to have but very short accounts with anybody, that he brought this method to be every way an equivalent to writing; and, as

he was often told, with half the study and application that those things cost him, he might have learned to write, and keep books too; he made notches upon sticks for all the middling sums, and scored with chalk for lesser things; he had drawers for every particular customer's name, which his memory supplied; for he knew every particular drawer, though he had a great many, as well as if their faces had been painted upon them; he had innumerable figures to signify what he would have written, if he could; and his shelves and boxes always put people in mind of the Egyptian hieroglyphics, and nobody understood anything of them but himself.

It was an odd thing to see him, when a country chap came up to settle accounts with him; he would go to a drawer directly, among such a number as was amazing; in that drawer was nothing but little pieces of split sticks, like laths with chalk marks on them, all as unintelligible as the signs of the zodiack to an old schoolmistress who teaches the hornbook; every stick had notches on one side for single pounds, on the other side for tens of pounds, and so higher; and the length and breadth also had its signification, and the colour too; for they were painted in some places with one colour, and in some places with another; by which he knew what goods had been delivered for the money; and his way of casting up was very remarkable; for he knew nothing of figures, but he kept six spoons in a place on purpose, near his counter, which he took out when he had occasion to cast up any sum, and laying the spoons on a row before him, he counted upon them thus:—

One, two, three, and another; one odd spoon, and t'other.
| | | | | | |

By this he told up to six; if he had any occasion to tell any further he began again, as we do after the number ten in our ordinary numeration; and by this method, and running them up very thick, he would count any number under thirty-six, which was six spoons of six spoons; and then by the strength of his head he could number as many more as he pleased, multiplying them always by sixes, but never higher.

This tradesman was indeed a country shopkeeper, but he was so considerable a dealer that he became mayor of the place which he lived in; and his posterity have been very considerable traders there ever since, and they show their great grandfather's six counting spoons and his hieroglyphics to this day.

After some time, the old tradesman bred up two of his sons to his business, and the young men, having learned to write, brought books into the counting-house, things their father had never used before; but the old man kept to his old method for all that, and would cast up a sum, and make up an account, with his spoons and his drawers, as soon as they could with their pen and ink, if it was not too full of small articles; and that he had always avoided in his business.

However, this evidently shows the necessity of book-keeping to a tradesman; and the very nature of the thing evidences also, that it must be done with the greatest exactness. He that does not keep his books exactly, and so as that he may depend upon them for charging his debtors, had better keep no books at all; but, like my shopkeeper, score and notch everything; for as books well kept make business regular, easy, and certain, so books neglected turn all into confusion, and leave the tradesman in a wood, which he can never get out of without

damage and loss. If ever his dealers know that his books are ill kept, they play upon him, and impose horrid forgeries and falsities upon him; whatever he omits they catch at, and leave it out; whatever they put upon him, he is bound to yield to; so that, in short, as books well kept are the security of a tradesman's estate, and the ascertaining of his debts, so books ill kept will assist every knavish customer and chapman to cheat and deceive him.

Some men keep a due and exact entry or journal of all they sell, or perhaps of all they buy or sell, but are utterly remiss in posting it forward to a ledger; that is to say, to another book, where every parcel is carried to the debtor's particular account; likewise they keep another book, where they enter all the money they receive; but, as above, never keeping any account of debtor and creditor for the man, there it stands in the cash-book; and both these books must be ransacked over for the particulars, as well of goods sold, as of the money received, when this customer comes to have his account made up; and as the goods are certainly entered when sold or sent away, and the money is certainly entered when it is received, this they think is sufficient, and all the rest superfluous.

I doubt not such tradesmen often suffer as much by their negligent book-keeping, as might, if their business is considerable, pay for a book-keeper; for what is such a man's case, when his customer, suppose a country dealer, comes to town, which perhaps he does once a year, (as is the custom of other tradesman,) and desires to have his account made up? The London tradesman goes to his books, and first he rummages his day-book back for the whole year, and takes out the foot of all the parcels sent to his chapman, and they make the debtor side of the account; then he takes his cash-book, if it de-

serves that name; and there he takes out all the sums of money which the chapman has sent up, or bills which he has received, and these make the creditor side of the account; and so the balance is drawn out; and this man thinks himself a mighty good accountant, that he keeps his books exactly; and so perhaps he does, as far as he keeps them at all; that is to say, he never sends a parcel away to his customer but he enters it down; and never receives a bill from him, but he sets it down when the money is paid; but now take this man and his chap together, as they are making up this account, he will find, that if his chapman has kept his accounts exactly, he will be able to do himself justice on the credit side of his account, if the tradesman has, as he well may, overlooked any sum he has paid him; but if, in the confusion of mixed articles, he has erred on the other hand, the latter, though he as easily finds it out as he did the other, perhaps is not honest enough to do him justice on that side, but takes the account as it is given him, pays the balance, and takes a receipt in full. And perhaps this is never discovered till some years after, that the tradesman dies; when a person expert at accounts, and employed by the executors, finds himself obliged to draw out a ledger from the other two books, which the shopkeeper ought to have done; and though it is demanded by the executors, and proof offered to be made, the man who could take such an advantage, will be very likely to keep his hold, and plead his receipt in full, and possibly, if six years are elasped, the statute of limitations, in bar of any proceedings upon such a demand. And as several other such mistakes might also happen, a tradesman's family may be very great sufferers by his negligence; so that if he did not know how to keep a ledger himself, he had better have hired a

book-keeper to have come once a week, or once a month, to have posted his day-book for him.

The like misfortune attends the not balancing his cash; without which a tradesman can never be thoroughly satisfied either of his own not committing mistakes, or of any people cheating him.

What I call balancing his cash-book, is, first, the casting up, daily, or weekly, or monthly, his receipts and payments, and then seeing what money is left in hand, or, as the usual expression of the tradesman is, what money is in cash; secondly, the examining his money, telling it over, and seeing how much he has; and then seeing if it agrees with the balance of his book, that what is, and what should be, correspond.

And here let me give tradesmen a caution or two.

1. Never sit down satisfied with an error in the cash; that is to say, with a difference between the money really in the cash, and the balance in the book; for if they do not agree, there must be a mistake somewhere; for if his money does not come right, he must have paid something that is not set down, and that is to be supposed as bad as if it were lost; or he must have somebody about him that can find the way to his money besides himself, and if so, what is the difference between that and having a gang of thieves about him? and how can he ever pretend to know anything of his affairs, that does not know which way his money goes?

2. A tradesman, endeavouring to balance his cash, should no more be satisfied if he finds more in cash than by the balance of his cash ought to be there, than if he finds less; for how does he know but some money has been recovered that is not entered? and if so, whether the whole of that

money be put into the cash? Let us, to make this clear, suppose a case: thus;

My cash-book being cast up for the last month, I find by the foot of the leaf there is cash remaining in hand to balance, 176*l.* 10s. 6d.

To see if all things are right, I go and tell my money over; and there, to my surprise, I find 194*l.* 10s. 6d. in cash; so that I have 18*l.* there more than I should have: now, far from being pleased, that I have more money by me than I should have, my inquiry is plain, How comes this to pass?

Perhaps I puzzle my head a great while about it; but, not being able to find it out, I sit down easy and satisfied, and say, Well, I don't much concern myself about it, 'tis better to be so than 18*l.* missing: I cannot tell where it lies; but let it lie where it will, here's the money to make up the mistake when it appears.

But how foolish is this? how ill-grounded the satisfaction? and how weak am I, to argue thus, and please myself with the delusion? For some months after it appears, perhaps, that whereas there was 38*l.* entered, received of Mr. Bernard Keith, the figure three was mistaken, and set down for a figure of five; for the sum received was 58*l.* so that, instead of having 18*l.* more in cash than there ought to be, I have forty shillings wanting in my cash; which my son or my apprentice stole from me when they put in the money, and made the mistake of the figures to puzzle the book, that it might be some time before it should be discovered.

The keeping a cash-book is one of the nicest parts of a tradesman's business, because there is always the bag and the book to be brought together; and if they do not exactly speak the same

language, even to a farthing, there must be some omission; and how big or how little that omission may be, who knows? or how shall it be known, but by casting and recasting up, and telling over and over again the money?

I knew indeed a strong-water-man, who drove a very considerable trade; but, being an illiterate tradesman, never balanced his cash-books for many years, nor scarce posted his other books, and indeed hardly understood how to do it; but, knowing his trade was exceeding profitable, and keeping his money all himself, he was easy, and grew rich apace, in spite of the most unjustifiable, and indeed the most intolerable negligence; but though this man grew rich in spite of indolence, and a neglect of his book, yet when he died, two things appeared, which no tradesman in his wits would desire should be said of him.

I. The servants, falling out, and maliciously accusing one another, had, as it appeared by the affidavits of several of them, wronged him of several considerable sums of money, which they received, and never brought into the books; and others, of sums which they brought into the books, but never brought into the cash; and others, of sums which they took ready money in the shop, and never set down, either the goods in the day-book, or the money in the cash-book; and it was thought, though he was so rich as not to feel it to his hurt, yet that he lost three or four hundred pounds a year in that manner, for the two or three last years of his life; but his widow and son, who came after him, having the discovery made to them, took better measures afterwards.

II. He never did or could know what he was worth; for the accounts in his books were never made up; nor, when he came to die, could his executors make up any man's account, so as to be

able to prove the particulars, and make a just demand of their debt; but found a prodigious number of small sums of money paid by the debtors, as by receipts in their books, and on their files, some by himself, and some by his man, which were never brought to account, or brought into cash: and his man's answer being still, that he gave all to the master, they could not tell how to charge him by the master's account, because several sums, which the master himself received, were omitted being entered in the same manner; so that all was confusion and neglect: and though the man died rich, as I said, it was in spite of that management that would have made any but himself poor.

Exact book-keeping is to me a certain indication of a man whose heart is in his business, and who intends to thrive; he that cares not whether his books are kept well or no, seems to me one that does not much care whether he thrives or no; or else, being in desperate circumstances, knows it, and that he cannot thrive; and so matters not which way it goes.

It is true, the neglect of his books is private and secret, and is seldom known to anybody but the tradesman himself; at least till he comes to break, and be a bankrupt; and then you frequently hear them exclaim against him upon that very account. Break, says one of the assigns! how should he but break? Why, he kept no books; why, he has not posted his cash-book for I know not how many months; nor posted his day-book and journal at all, except here and there an account that he perhaps wanted to know the balance of; and as for balancing his cash, I don't see anything of that done, I know not how long; why, this fellow could never tell how he went on, or how things stood with him; I wonder he did not break a long time ago.

Now this man's case was this; he knew how to keep his books well enough perhaps, and could write well enough; and if you look into his first five or six years of trade, you find all his accounts well kept, the journal duly posted, the cash monthly balanced; but the poor man found after, that things went wrong, that all went downhill; and he hated to look into his books. As a profligate never looks into his conscience, because he can see nothing there but what terrifies and affrights him, makes him uneasy and melancholy; so a sinking tradesman cares not to look into his books, because the prospect there is dark and melancholy. What signifies the account to me, says he? I can see nothing in the books but debts that I cannot pay; and debtors that will never pay me: I can see nothing there but how I have trusted my estate away like a fool, and how I am to be ruined for my easiness, and being a sot. This makes him throw them away, and hardly post things enough to make up when folks call to pay; or if he does post such accounts as he has money to receive from them, that is all; and the rest lie at random, till, as I say, the assignees come to reproach him with his negligence.

But let me here advise tradesmen to keep a perfect acquaintance with their books, though things are bad and discouraging; it keeps them in full knowledge of what they are doing, and how they really stand; and it brings them sometimes to the just reflections on their circumstances which they ought to make; and so to stop in time, as I advised in chap. vii. before they are surprised and torn to pieces by violence.

And, at the worst, if his creditors find his books punctually kept to the last, it will be a credit to him, and they will see he was fit for business; and

that it was not probably owing to his negligence, at least that way, that he failed: and I have known cases where that very thing has recommended a tradesman so much to his creditors, that, after the ruin of his fortunes, some or other of them have taken him into partnership, or into employment, only because they knew him to be qualified for business, and for keeping books in particular.

I doubt not that many a tradesman has miscarried by the mistakes and neglect of his books; for the losses that men suffer on that account are not easily set down; besides, his exactness in this respect may prevent him numberless lawsuits, quarrels, and contentions, while he lives; and, if he dies, may free his family and executors from many more; for many a debt has been lost, many an acount been perplexed by the debtor, many a sum of money been actually paid over again, especially after a tradesman's death, for want of keeping his books carefully and exactly when he was alive; by which negligence, if he has not been ruined when he was living, his widow and children have been ruined after his decease; though perhaps, had justice been done, he had left them in good circumstances, and with sufficient to support them.

Next to being prepared for death, with respect to heaven and his soul, a tradesman should be always in a state of preparation for death, with respect to his books; it is in vain that he calls for a scrivener or lawyer, and makes a will, when he finds a sudden summons sent him for the grave, and calls his friends about him to divide and settle his estate: if his business is in confusion below stairs, his books out of order, and his accounts unsettled, to what purpose does he give his estate among his relations, when nobody knows where to find it?

As then the minister exhorts us to take care of

our souls and make our peace with heaven, while we are in a state of health, and while life has not threatening enemies about it, no diseases, no fevers attending; so let me second that advice to the tradesman, always to keep his books in such a posture, that if he should be snatched away by death, his distressed widow and fatherless family may know what is left for them, and may know where to look for it: he may depend upon it, that what he owes to any, they will come fast enough for, and his widow and executrix will be pulled to pieces for it, if she cannot and does not speedily pay it; why then should he not put her in a condition to have justice done her and her children, and to know how and of whom to seek for his just debts, that she may be able to pay others, and secure the remainder for herself and her children? I must confess, a tradesman not to leave his books in order, when he dies, argues him to be either,

1. A very bad Christian, who had few or no thoughts of death upon him, or that considered nothing of its frequent coming unexpected and sudden, without warning: or,

2. A very unnatural relation, without the affections of a father or husband, or even of a friend; that should rather leave what he had to be swallowed up by strangers, than leave his family and friends in a condition to find and to recover it.

Again, it is the same case as in matters religious, with respect to the doing this in time, and while health and strength remain; for, as we say very well, and with great reason, that the work of eternity should not be left to the last moments; that a death-bed is no place. and a sick languishing body no condition, and the last breath no time, for repentance; so I may add, neither are these the place, the condition, or the time, to make up our

worldly accounts; there is no posting the books on a death-bed, or balancing the cash-book in a high fever. Can the tradseman tell you where his effects lie, and to whom he has lent or trusted sums of money, or large quantities of goods, when he is delirious and light-headed? All these things must be done in time, and the tradesman should take care that his books should always do this for him; and then he has nothing to do but to make his will, and dispose of what he has; and for the rest he refers them to his books, to know where everything is to be had.

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IN TWO VOLUMES.

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TO WHICH ARE ADDED :

AN HUMBLE PROPOSAL TO THE PEOPLE OF ENGLAND, for the Increase of their Trade, and Encouragement of their Manufactures ; whether the present uncertainty of Affairs issues in Peace or War.

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IV. By suppressing pretended Madhouses, where many of the Fair Sex are unjustly confined, while their Husbands keep Mistresses, &c., and many Widows are locked up for the sake of their Jointure.

V. To save our Youth from Destruction, by clearing the Streets of impudent Strumpets, suppressing Gaming Tables, and Sunday Debauches.

VI. To save our lower Class of People from utter Ruin, and render them useful, by preventing the immoderate use of Geneva: with a frank Explosion of many other common Abuses, and incontestible Rules for Amendment.

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Robberies: by which our Streets will be strongly guarded, and so gloriously illuminated, that any part of London will be as safe and pleasant at Midnight as at Noonday; and Burglary totally impracticable: with some Thoughts for suppressing Robberies in all the Public Roads of England, &c. Humbly offered for the good of his Country, submitted to the consideration of the Parliament, and dedicated to his sacred Majesty King George II.

THE COMPLETE

ENGLISH TRADESMAN.

CHAP. XXXII.

Directions for the method and manner of the tradesman's keeping his books.

It being of so much importance to a tradesman, as we have set forth in the preceding chapter, for him to keep his books exactly, and once a year to cast up his shop, let us now proceed to show how this is best to be done.

In order to form a general method for this keeping books, we must first acknowledge that there is so great a variety in the tradesman's business, according as to what particular trade he follows, and what goods he deals in, that it would require several different schemes of book-keeping to be laid and calculated for those employments respectively; but this being impracticable in a work of this compass, I shall only take notice, that two heads seem to comprehend all the tradesmen, to whom these sheets have been directed; the wholsesale tradesman frequently called warehouse-man, or factor; and the retail tradesman, as frequently called in this

work a shopkeeper; and the same method of book-keeping, with some small variation, may be sufficiently instructive to them both.

The main part of the shopkeeper's book-keeping is, to keep an exact and well-balanced account of his money. By well-balanced, I am to be understood, constantly cast up; whether daily, as in bankers' and money-dealers'; or weekly, as where the cash is committed to servants; or, at most, monthly, in all other cases; and not only the book cast up and brought to a foot, and a balance drawn between the cash paid and received; but the money and the book examined one by another, and brought to agree; for if the cash-chest or box, and the cash-book, do not agree to a farthing, there must be a mistake somewhere, as I observed before.

Next to an exact keeping of cash, the tradesman is chiefly concerned in keeping an exact entry of all goods sold out and received in upon credit.

Goods sold must always be entered in the book before they are delivered, and the bill of parcels of the particulars should not be taken from the goods, but from the book, and then be examined by the goods as they are laid out for sending away, or for packing up. This making the bill of parcels or invoice from the book is a valuable rule, because it secures the entering of the parcel in the book; for then no book-entry, no bill of parcels; and the examining the bill of parcels again by the goods, not the book, is another valuable rule, because it is a just check upon the book, and a sufficient proof that the entry is exact.

This book, in which all goods are entered which the retailer sells upon trust, is not improperly called a day-book, because it contains a daily entry of goods sold in the shop; and the flying title upon the top of every page should contain the day of the

week, month, and year, when everything was done: thus,

MONDAY, JAN. 10th, 1737.

And if the day ends in any part of the leaf, a line should be drawn across the whole leaf, and through the columns; and in the middle of the leaf, that is, between the ruled lines, a new head should be made for the newly begun day, with a short line under it, thus,—

TUESDAY, JAN. 11th.

For the entry of goods received, especially such as are taken in at times, though it is not so absolutely necessary to the tradesman as that of entering goods sold, yet it is many ways necessary, and still many more ways useful to him; and though I know many do omit it, contenting themselves with only putting up the bills of parcels upon a file as they come, which they say is a book ready written to their hands; notwithstanding, I would advise the careful tradesman not to omit a due entry of goods bought, as well as of goods sold, in his book, if he would have his affairs be carried on regularly and exact. As to keeping a file instead of a book, there is nothing of method in it; it is little more than a tally without a counterpart; the tradesman ought to enter his goods bought, in his journal or day-book, and then lay up or file up the bills too; then everything passes due examination; his book is a register for him, and the file is a voucher to his book; the omission is nothing but indolence and sloth.

The distinction between goods bought and goods sold, as entered in the tradesman's journal or day-book, is ordinarily done by casting up the value by

itself, short of the red lines; that is to say, without carrying it into the columns, as the goods sold are; not that this is counted methodical in merchants' books; but as we are now talking of a business a little lower-sized than that of merchants' accounts, where the articles are generally large, and sound big, it has been judged very useful, in order to guide the eye with more readiness to find out and distinguish small articles, and not overlook them, either in posting, or on other occasions.

Thus, then, the first plan of a tradesman's book-keeping is resolved into a cash-book and a day-book; but before I go on to the larger book I must observe, that there are two small books, though both inferior to these, yet in their kind as needful, and, where the tradesman has a large business, and not too many hands, absolutely necessary.

1. A petty cash-book: this is a page or footman to the great cash-book, and is to enter all small, trifling payments in, to avoid enumerating particulars of so little value in the larger book.

If the tradesman has any apprentice, this book is often committed to him; and his master gives him out ten or twenty shillings, more or less, at a time; and leaves him to pay post-letters, porters' wages, and such trivial things, and to give up his accounts every three days, or once a week, as his master pleases.

The keeping this little trust is very advantageous to a young servant, to introduce him early into an exact keeping his books; but it may prove at the same time a snare to a young man if the master is remiss in taking his accounts, and he finds himself at liberty to put down here a sixpence, and there a shilling, upon several articles of expenses, more than was really expended; and the lad having once made a hole in his conscience, the devil never fails push-

ing him upon it, till he comes to greater matters, and so at length to his ruin; the whole of which may be prevented by this one necessary check, viz., to take his apprentice's account of petty cash constantly twice a week, and examine it with exactness.

2. The next book, which is, as I say, attendant on the other, is called by some a minute-book, by others a blotting-book; and this is needful where the tradesman is in a great flowing business, in the hurry of which he has not time or hands to make a formal entry of things in the journal or day-book; so, in the utmost hurry, an entry is made here; and in the evening, when business is over, this is entered fair into the day-book; and then the rough entry in the blotting-book is struck out, as if blotted or erased.

I know merchants and some other tradesmen who are very exact, keep what they call a waste-book, besides their journal; but there are many reasons given for that, which will not hold in this case; particularly because a merchant's journal not only enters the article fair, but states the main, and, in some cases, most difficult part of every article of buying or selling, namely, to whose debt it is to be placed; and therefore a merchant's waste-book is in the room of the tradesman's day-book; and very often merchants, who have a considerable weight of business on their hands, keep a blotting-book or minute-book besides, that the waste-book may be kept fair.

But in the tradesman's or shopkeeper's business there are few or no difficulties of this kind; whoever he buys of he is debtor to them, and whoever buys of him is his debtor; and this is the sum and substance of his book-keeping, which has more care than difficulty in it. And indeed the exactness and

carefulness of making due and daily entries of everything that is done, is the principal weight that lies upon a tradesman's hands.

Having thus prepared—

1. A cash-book, for entry of all money paid and received in his way of trade;

2. A petty cash-book, to enter small expenses into, and what you may not think worth troubling your great cash-book with;

3. A day-book or journal, wherein to enter everything taken in or delivered out;

4. A blotting-book, or preserver of the memory, for the other to be recopied after the shop or warehouse is shut, and the trade and hurry of the day is over;

It is needful now to give the tradesman a brief specimen of all these, for his particular instruction, and to guide the hand of a young beginner to the practice of a thing so absolutely necessary to him in his business.

I shall suppose the shopkeeper to be a mercer in the city of London; and this I do, because as this is one of the chief and most considerable businesses in the shopkeeping way, a great variety presents itself to our view; only for the present purpose I am to suppose that the mercer, as he has a great shop, and a vast retail trade, so he has some wholesale trade also, and deals with several other tradesmen too, whom he gives credit to in the way of his business.

Here also I am to lay down a general maxim in retailer's book-keeping; namely, the goods sold for ready money in the shop are never entered as sold in the books; it would be next to impossible for the mercer or draper who cuts in retail, to enter in a book every yard of linen, or silk, or stuff in his shop, that every customer comes for.

The summary way, therefore, which is taken by all tradesmen of note, who understand book-keeping, is to take care that all the money taken in the shop be immediately and carefully put into the till or drawer appointed for that purpose; and when the shop is shut up, to take out the money, tell it up into a sum, which should always be the master's particular work; and be it more or less, it makes but one line in his cash-book for every day's trade, as by the following specimen will appear:—

JANUARY,

CASH *Dr.*

		£.	s.	d.
Sat. Jan. 1.	To the balance of the last month's cash, being so much remaining in hand December 31st	347	18	0
1	To John Jennings, of Nottingham, per bill on Jer. Palmer, received this day . .	160	0	0
	To William Thomas, on account . .	35	0	0
	To the Lady Jeffery, sent by her servant	31	10	0
	To retail cash, being money taken in the shop this day, though New-year's day .	33	17	6
3	To Jos. Duncan, of Edinburgh, by bill on James Graham, received this day .	172	0	0
	To Will. Eaton, of Windsor, on account .	41	0	6
	To Abraham Miller, senior . . .	73	0	0
	To sir W. Aubin, on account . . .	13	13	0
	To Jer. Brooks, in full	54	7	0
	To the Widow Ems, in full . . .	3	12	0
	To retail cash, taken in the shop this day	87	13	0
4	To W. Rental, trustee of a statute of bankrupt for the first payment or dividend of Hugh James's estate	32	11	0
	To Arthur Jenks, esq., in full for his mourning	198	7	5
	To Will. Hermes, of Exeter, received by the carrier at the Bell in Friday-street	63	0	0
	To John Serricur, in full. . . .	75	2	0
	To Madam le Force, on account of her servant's mourning	39	17	0
	To Abraham Rouceil, in full . . .	18	5	0
	To retail cash taken in the shop . .	92	11	0
	Carried over £	1573	4	5

ANNO, 1737.

CASH *Cr.*

		£.	s.	d.
1	By John Indico, dyer, paid him in full	113	0	0
	By Tim. Drawboy, weaver, paid him	70	0	0
	By Mary Thomas, mackler	32	0	0
	By James Webb, camlet weaver	53	0	0
	By pocket expenses, given for box money	13	7	0
	By sir Francis Nodd, for one quarter house rent, due at Christmas last	52	10	0
3	By Ambrose Tull, weaver	33	0	0
	By Claude Guilote, for eleven pieces of French velvet	237	8	0
	By Jean Baptista Lucon	59	0	0
	By James Nisbett	13	2	0
	By James Racine, Norman	15	12	0
	By David de l'Aigle, of Leghorn, paid his bill of exchange to Jos. de Costa	125	0	0
	By W. Sorpre, weaver	50	0	0
4	By W. Andre l'Ecluse, weaver	40	0	0
	By Anthony Dyer	7	6	0
	By Joscelyn Aborn, for a bale of thrown Italian silk	264	0	0
	By George, my shop porter, his wages to Christmas	8	0	0
	By Thos. Lemain, journeyman, ditto	10	0	0
	By William Jeremy, ditto	10	0	0
	By house expenses to my wife, for the month of January	25	0	0
	By Henry Hartly	30	0	0
	Carried over	£1261	5	0

ACCOUNT OF CASH FOR

CASH *Dr.*

		£.	s.	d.
	To the foot of the former page brought forward, being so much received this month	1573	4	5
5	To the Lady Arabella, being for five suits wedding clothes	169	17	0
	To my Lord Havinport, for seven new suits for the women servants of the family, on Lady Arabella's marriage .	56	12	0
	To John Knowle, jun., of Lincoln, received by his brother	37	18	0
	To Abraham Stamper, in full . . .	11	3	0
	To Will. Audley, of Cambridge . .	13	8	8
	To retail cash taken in the shop . .	102	7	3
6	Twelfth-day, shop shut			
7	To my lady duchess of Bourfleet, being for 86 yards of crimson velvet . .	111	16	0
	To Anthony Forty, esq., in full . .	17	2	0
	To Will. Hankey, of St. Edmundsbury .	30	0	0
	To the Lady Barbray, sent by her woman	47	19	0
	To Hen Semple, of Edinburgh, per bill received this day	50	0	0
	To Will. Castleton, on account . .	8	17	0
	To retail cash taken in the shop . .	64	11	0
8	To Humph. Page, of Portsmouth . .	102	11	0
	To Samuel Thomas, of Southampton .	10	7	0
	To Sarah Williams, on account . .	20	0	0
	To the Lady Simson, by her maid . .	33	0	0
	To William Myers, of Bristol, the balance of an old account	1	19	0
	To retail cash this day	72	13	0
	Carried over	£2535	5	4

JANUARY, 1737, continued.

CASH *Cr.*

		£.	s.	d.
	By the foot of the credit of the former page, being for money paid on sundry accounts	1261	5	0
5	By the trustee of Hugh James's estate, bankrupt, being so much paid of my contribution, in order to receive the dividend	16	17	0
	By Tim. Bearskin, for 500*l.* S. Sea stock, tranferred to me this day at 117½	587	10	0
	By Mary Thomas, mackler	36	7	0
	By James Arles, of Genoa, paid his bill to Messrs. Gold and Company	200	0	0
	By Stephen le Blan, brocade weaver	83	0	0
6	Twelfth-day, shop shut			
7	By Semper Took, weaver	18	6	0
	By Abel Wilcocks, in full	46	0	0
	By William O'Bryan in full	102	10	0
	By Singleton James	8	10	0
	By Henry Goody, weaver	65	3	0
	By James March	13	12	0
	By Tho. Scott, my apprentice, for sundry payments of petty cash this week, as per his weekly account	13	7	4
8	By Sam. Godfrey, the brewer, in full for his bill for the year 1736	16	11	0
	By James Scott, weaver	143	0	0
	By Mary Thomas, mackler	36	17	0
	By Samuel Sprig, on account	30	0	0
	By Claude Guilote, for fine French brocades	163	12	0
	Carried over	£2842	7	4

Account of Cash for

CASH *Dr.*

		£.	s.	d.
	To the foot of the former page brought forward, being so much received this month	2535	5	4
10	To William Merry, on account . .	30	0	0
	To Andrew Cary	17	3	0
	To Will. Johnson, of Salisbury, per bill .	123	0	0
	To Jo. Merchant, of Worcester . .	72	10	0
	To retail cash from the shop . .	87	3	0
	To Samuel Ayres, tailor, on account .	120	0	0
	To ditto, for Jo. Ayres, of Bristol .	130	0	0
	Total received	£3115	1	4

JANUARY, 1737, continued.

CASH *Cr.*

	£.	s.	d.
By the foot of the credit in the former page, being for money paid on sundry accounts	2842	7	4
By Thomas Jeffry, weaver	20	0	0
By petty expense given lady Bright's maid	0	10	6
By Simpson Williams	20	0	0
By Thomas Sharp, senior	17	0	6
By Thomas Santry, weaver	131	0	0
By James Willey	20	0	0
Total paid	£3050	18	4

	£	s.	d.
Received	3115	1	4
Paid	3050	18	4
Balance in cash	£64	3	0

Upon this cash-book (which is drawn out only for eight days, and will show the nature of the thing as much as if it were for a month) take a few needful observations for the tradesman's direction.

1. The title is drawn at large, as it ought, or may be supposed to be, where form is required; and to let the tradesman see the meaning of the thing; that is to say, on the top of every page is repeated the words at length, Account of cash for January, 1737, continued. When the tradesman comes to be acquainted with his books, it is enough to say on the top, January, or cash for January, continued.

2. Likewise, upon bringing on the foot of the former leaf, it is enough after the first leaf, to say only, To cash brought forward; yet, on the first page or two, or for the first month, it were necessary to have it be formal and full; for I have known, upon producing books in a court of justice, the too short wording entries of money has been scrupled.

Some scruple the words 'to' and 'by' in the cash-book entries, and say they will not read in proper English.

But even this scruple or cavil will appear weak and unjust if examined into; and the words are not only proper, but requisite.

It is true, a tradesman may keep a cash-book, and only begin it thus:—

Jan.	Cash received.	£.	s.	d.		Cash paid.	£.	s.	d.
1.	Of A. B.	18	0	0	1.	To A. B.	10	0	0
	Of C. D.	15	0	0		To C. D.	5	0	0

and so on; and this may be as good English as the other, and may answer all the purposes of a cash-book: but it must be owned, it is a very coarse way; and if such a book appears in a court of justice, it will be far enough from reading well;

yet the receipt-book vouching the payments, and the ledger acknowledging the receipts, it may answer all the ends of book-keeping; and so will a chalk and a trencher, if we come to talk critically, and books may be laid aside.

But I am to show the tradesman how to word his books according to the rule, and to the custom and usage of men of business.

As to the words 'debtor' and 'creditor' in his cash-book, and how they will join with the following words 'to' and 'by,' repeated in every line, I think they are not only sense and readable, but they are really necessary to make the word debtor or creditor read currently in and with every line.

The words 'to' and 'by' are only to be read as 'for' and 'of,' as these two last particulars are to be understood, as if added; thus:

Cash Dr. i. e. Cash is Dr.	Cash Cr. i. e. Cash is Cr.
For 18*l.* received of John Frazier.	Of Will. Jennison, by reason of 22*l.* paid him.

These things are so just and so easy, and the words 'for' and 'of' so natural to be understood, though not expressed, that the tradesman will be convinced there is no cause for the exception; and that the words 'to' and 'by' are not only sense, but needful in bookkeeping.

I am to note, that in the account of cash, here given for a specimen, there is a variety of the diction, that is, a different way of expressing the same article; as, particularly, the daily article of retail cash, and the weekly article of petty cash; which is not done by mistake, or forgetfulness, but to let the tradesman see, that when he comes to it, any of those ways of expressing it are proper, and he may take which he likes best.

Where any person of quality sends the money, it is to be supposed the goods were bought some time before, and that the money was now sent to pay the debt; otherwise, had the goods been but just then bought, the money would have been brought into the shop, and been included in the article of retail cash; for this reason, in the account of cash, here are a few such particulars, to let the tradesman see that they are not improper, only that they should not be too frequent.

By this brief account the tradesman will see how voluminous a cash-book would be, and how it would take up too much time, if the two articles of money taken in the shop, and money laid out in trifling matters, were not kept apart, and only brought in, the one daily, and the other weekly, under one general article; instead of which, were they to be entered apart, the retail cash would perhaps embarrass the book with forty heads in a day, and the other with a hundred in a week; so that a month's cash, to a man of business, would go a great way into the cash-book, and it must be a very large book that would serve a year.

Likewise it has been found very proper, though it is allowed that it is not essential to a cash-book, to mention money received of tradesmen-customers, to be either in full, or on account, as the case is. We come now to the petty cash-book, kept by the apprentices, for the purposes and reasons mentioned before in p. 4. which, as I have said, is a good way to teach the youth how to keep a book early, and to fit him for keeping the cash-book in proper time.

Account of Petty Cash.

Petty Cash *Dr.*				Petty Cash *Cr.*			
Saturday, Jan. 1st. 1737.				Saturday, January 1st. 1737.			
				By sundry payments, as follow:			
	£.	s.	d.		£.	s.	d.
To my master for cash, being so much put into my hands for ordinary expenses .	5	0	0	To the five almsmen, who come yearly, by order . .	0	5	0
				To poor Amy, an old nurse . .	0	2	6
				To the man who brought six sugar-loaves, by order .	0	10	0
				To the beadle of the hall, by order .	0	5	0
				To the quest servants, by order .	0	5	0
				To the parish watch, by order . .	0	2	6
				To old Hanks the watchman, who sits at our door, by order . .	0	5	0
				Monday, January 3rd.			
Monday, Jan. 3rd.							
To my master for more money received of him . .	5	0	0	For a messenger to Chelsea . .	0	1	6
				For carriage of goods from Canterbury	0	17	3
				Charges at the custom-house, for three bales from Leghorn, as by the particulars given my master .	3	18	0
Carried over	£10	0	0	Carried over	£6	11	9

ACCOUNT OF PETTY CASH, continued.

Petty Cash *Dr.*	£.	s.	d.	Petty Cash *Cr.*	£.	s.	d.
Brought over	10	0	0	Brought over	6	11	9
				MONDAY, Jan. 3rd, continued.			
				For post letters .	0	1	9
				For five penny-post letters, written by Mr. Bush . .	0	0	5
				Box-money given to Mr. Webb's men	0	3	0
				Ditto Drawboy's men . . .	0	6	0
				Ditto Tull's men .	0	4	6
				[And so of other such-like particulars]			
				All by my master's order.			
				TUESDAY, January 4th.			
				For brooms . .	0	0	8
				To the shoe-cleaner	0	0	6
				To a porter from the commissioners of bankrupt, with a summons . .	0	1	0
				To 'squire Jenk's servant, by master's order, . .	0	10	6
				To lady George's men, by order .	0	10	0
Carried over	£10	0	0	Carried over	£8	10	1

ACCOUNT OF PETTY CASH, continued.

Petty Cash *Dr.*	£	s.	d.
Brought over	10	0	0

Petty Cash *Cr.*	£.	s.	d.
Brought over	8	10	1
TUESDAY, Jan. 4th, continued.			
To the Exeter carriers, for carriage of money	0	15	3
For postage of foreign letters	0	7	9
For mending the back shop sashes, broken by the football	0	2	6
For quarterage for the lamps	0	5	3
Ditto to the New-River water	0	6	6
WEDNESDAY, Jan. 5th.			
To a porter from madam le Force	0	1	0
To the newswoman, for papers ordered to be taken in	0	2	3
To a poor man for clearing the ice every morning at the door, by order	0	1	0
For post letters this day	0	1	3
For a paring-shovel, the old one broken, by order	0	1	4
Carried over	£10	14	2

Carried over £10 0 0

ACCOUNT OF PETTY CASH, continued.

Petty Cash *Dr.*	£.	s.	d.	Petty Cash *Cr.*	£.	s.	d.
Brought over	10	0	0	Brought over	10	14	2
				THURSDAY, Jan. 6th.			
				For the bell-man post, with letters	0	0	3
				For the weekly bills, to clerk for the year, by order	0	2	6
				For a sheet almanack, by order .	0	0	3
				For wax candles, by order . . .	0	16	4
				For five balls of packthread . .	0	2	0
				FRIDAY, January 7th.			
FRIDAY, Jan. 7th.				Foreign letters .	0	6	3
				Home post-letters .	0	2	0
Received of my master, to balance my week's cash . .	2	6	3	For charcoal for a fire for the shop .	0	1	0
				To the shoecleaner	0	0	6
				For a porter to Southwark . .	0	1	0
Total	£12	6	3	Total	£12	6	3

By this exact method of book-keeping, the tradesman may look back to his beginning, and see, at forty years' end, every penny of money that has passed through his hands, from the first hour of his being in trade.

I have taken the account at the beginning of January, by which the tradesman will see the usual charities and gifts of the rich tradesman to servants, and to the poor, which come naturally in to be distributed at that time; and by this method are preserved to be looked back upon the following years, for the directing charities and gifts on the like occasions.

Next to a due and regular keeping the cash, and an exact entry of every article, is the keeping a day-book, or journal, for the entry of goods bought and sold in the shop or warehouse of the tradesman.

Every tradesman ought, at the head of the first page of his day-book, to give it the just title, with its due explanation, in a few proper words, thus, or to this purpose:

THE DAY-BOOK; or, JOURNAL;

Being a full daily entry of all goods whatsoever, bought or sold, received in, or delivered out by me, on my account, beginning this first day of January, 1737, inclusive.

ANTHONY GOODSTOCK.

This head thus set at the beginning, need not be repeated at all afterwards; but it makes proper English of all the rest of the book, and will read in with any single entry, or any page, or leaf, and be very good sense together; which will be requisite to be done, as he may be obliged to produce his book

in a court of justice, for recovery of his debts, or on any other occasion; and praticularly in justification of his family's claim after his decease; when, as a day-book is kept more or less exact, it has more or less weight with a court of justice.

In France, and also in other countries, we find it criminal for a tradesman not to keep books; and not to have those books exactly and fairly kept is taken for a fraudulent design; and the custom of merchants and tradesmen there has almost given it the sanction of a law, that every tradesman's book shall have its title not only on the inside of the head of the first leaf, but on the outside also, intimating what book it is.

Those who look upon this as a formality, and a piece of ostentation, may, perhaps, see reason to alter their opinions, when they hear any cause tried at law, where imperfect, dumb, and mute books, without titles or names, and without the name of the tradesman upon them, are produced in courts.

It has been the opinion of very experienced tradesmen, and of lawyers also, that not only the name of the person to whom any goods are sold, should be expressed in the books, but the place where he dwells; as the town and county, if out of London, and the street or lane where he dwells in London; because, upon a trial at law, for proof of a debt, where the books are to be brought in evidence, it may be argued thus; here are goods sold and delivered to Thomas Sutton. But what then? this may be another Thomas Sutton, of the same trade; there may be many Thomas Suttons as well as the defendant.

But if it be said, such and such goods sold to Thomas Sutton, of Ware, in Hertfordshire, mercer; or, such and such goods sold to Thomas Sutton, of St. Martin's le Grand, London, staymaker, and the

like, these authorities go a great way to make a good voucher to the entry; and, with a regular book, will be of great weight in a court of justice. to prove that the same Thomas Sutton, who is sued for the debt, is the very man, and no other.

A good debt once recovered by the mere aid of such a well-wording of the entry in the book, will make the tradesman think the labour, which is but a trifle, well bestowed ever after; as one just debt lost for want of a few such supernumerary words, as some call them, will make a tradesman sensible of the sloth and neglect of them ever after.

And for the full proof of the delivery of the goods, let the porter or servant sign the delivery of every parcel as they respectively carried them out, setting their hand under every parcel, with or under these words, delivered by me.

The manner of the tradesman's day-book may be as follows; only let me take notice of the order of the thing; namely, that it is to contain the first thing done in his way of trade, so that it begins at his beginning, and therefore should first have fairly entered all the goods his shop or warehouse is stocked with for his trade, as his cash-book should have the first money he brings into stock; thus, viz:—

The Journal; or The Day Book.

Being a daily entry of all the goods, of what kinds soever, bought in, or sold out, and delivered out upon credit, by me, or my order, and on my account; beginning this first day of January, anno 1737, inclusive.

Anthony Goodstock.

Saturday, January, 1st, 1737.

Sold to Mr. Francis Kidd, of Exeter, mercer.

	£.	s.	d.	£.	s.	d.
1 Piece fine Italian mantua, containing 62 yards, at 6s. 6d. per yard	20	3	0			
1 Piece fine black velvet, containing 23 yards, at 22s. 6d. per yard	25	17	6			
1 Piece fine brocade, half ell, containing 20 yards, at 18s. per yard	18	0	0			
				64	0	6

Delivered per me, to himself, at the castle in Wood-street,

Nicholas Cawley.

Sold to Mr. Ralph Todd, in Chandos-street.

20 Yards fine camlet, at 2s. 3d. per yard				2	5	0

Delivered by me,

Thomas George.

SATURDAY, JANUARY 1st, continued.

Sold to MR. WILLIAM EATON, of Windsor.

	£.	s.	d.	£.	s.	d.
1 Piece fine crimson Italian mantua, containing 74 yards, at 6s. 4d. per yard . . .	23	8	8			
1 Piece English flowered damask, containing 25 yards at 11s. 6d. per yard . . .	14	7	6			
1 Piece English camlet 43 yards, at 2s. 6d. per yard . .	5	7	6			
2 Pieces English mantua, black, containing 120 yards, at 5s. per yard	30	0	0			
				73	3	8

Delivered to the Windsor coachman, by me,
THOMAS GEORGE.

MONDAY, JANUARY 3rd.

Sold to the HONOURABLE the LADY PAYWELL.

22 Yards straw-coloured Italian mantua, at 7s. 6d. per yard	8	5	0

Delivered to her ladyship's woman, who brought her order, by me,
MOSES BUSH.

Memorandum,
My lady's order in the drawer of orders, No. 14.

Sold MOSES THOMAS TAYLOR, in Hatton-Garden.

12 Yards fine crimson velvet, at 27s. per yard	16	4	0

Delivered to himself, by me,
MOSES BUSH.

Monday, January 3rd, continued.

Sold to Sir Walter Magpye, baronet.

	£.	s.	d.
82 Yards of fine figured crimson velvet, at 30s. per yard	123	0	0

Delivered per me,
Nicholas Cawley.

Bought of James Gouck, weaver.

	£.	s.	d.	£.	s.	d.
60 Yards fine garden satin, made to my dwarf, at 9s. 6d. per yard	28	10	0			
84 Yards ditto, of the second pattern, at 7s. per yard .	29	8	0			
120 Yards crimson flowered damask, at 11s. 6d . . .	69	0	0			
				126	18	0

Bought of Mary Thomas, Mackler.

200 Yards of English lutestring, at 4s. 3d.	42	10	0

Sold to Mrs. Martha Flower, mantua-maker, in Pall-mall.

25 Yards Italian mantua, at 7s. 3d. per yard	9	1	3

Delivered per me,
Thomas George.

TUESDAY, JANUARY 4th.

Sold to LADY PERKS, for her family mourning.

	£.	s.	d.	£.	s.	d.
136 Yards black Dutch mantua, at 8s. per yard . . .	54	8	0			
60 Yards English ditto, at 5s. 6d.	16	0	10			
				70	18	0

Delivered to my lady's servant, per me,
MOSES BUSH.

Sold to SAM JOHNS, tailor, in Lime-street

7 Yards black velvet, at 1*l.* 1s. . . .				7	7	0

Delivered by me,
THOMAS GEORGE.

Sold to MR. WILLIAM HANKEY, of St. Edmundsbury.

	£.	s.	d.			
24 Yards crimson damask, at 14s. per yard	16	16	0			
82 Yards ditto, for a bed, at 13s. 6d.	55	7	0			
126 Yards black mantua, at 7s. per yard.	44	2	0			
25 Yards fine brocade, French, at 22s.	27	10	0			
				143	15	0

Delivered to the Bury warehouse, at the Bull without Bishopsgate, by me,
THOMAS GEORGE.

Tuesday, January 4th, continued.

Bought of Claude Guilote.

	£.	s.	d.
300 Yards of French velvet, at 17s. 6d. per yard	262	10	0

Wednesday, January 5th.

Sold to Henry Dodson, esq.

	£.	s.	d.			
12 Yards flowered damask, at 11s. per yard	6	12	0			
8 Yards thread satin, at 4s. 6d. per yard	1	16	0			
				8	8	0

Delivered by me,
Moses Bush.

Sold Sir Henry Rumbald.

110 Yards figured velvet, for a bed and window curtains, at 30s. per yard .	155	0	0

Delivered to himself in the shop, present
William Jones.

Bought of Henry Serviere of Dieppe, received from himself in London.

12 Pieces fine French mantua, containing 60 yards each, at 5s. 6d.	198	0	0			
300 yards fine French velvet, at 22s. per yard. . . .	330	0	0			
				528	0	0

WEDNESDAY, JANUARY 5th, continued

Sold to the COUNTESS of Lindrum.

	£.	s.	d.	£.	s.	d.
176 Yards fine French velvet, at 20s.	176	0	0			
26 Yards fine brocade, at 18s .	23	8	0			
				199	8	0

Delivered to her ladyship's woman, per
NICHOLAS CAWLEY.

Sold JOHN WILLIAMS, esq.

26 Yards fine crimson damask, at 13s. per yard				16	18	0

Delivered per
MOSES BUSH.

It can be no valuable objection to say this is calculated for a tradesman of large dealings, and that smaller things need not be done in so formal a manner.

It is true, in retailers of a meaner kind, the day-book may be closer written; and I shall give you a specimen of it in a small compass; but still we do not undertake here only to teach shoemakers, glovers, &c. how to keep a day-book, but tradesmen of the highest magnitude also; for as some of even such may be not so knowing as others, it can't be below them to learn.

But here let me object against a vulgar method of book-keeping, by entering and crossing out, which I can by no means agree to be called book-keeping, any more than scoring upon a vintner's bar, or chan-

dler's slate, is book-keeping; where, when it is paid, it is wiped out with a sponge.

But, to such tradesmen who trust abundance of money in trifles, and cannot help it, I would advise them to keep a smaller book, to enter all petty things below twenty or forty shillings at a time; and this should be called, The small debt day-book; and these might be scratched out, or crossed out, when you please; and were the book itself rased out of business, and no trust given by such retail, it would not be amiss.

But, since some people will go on trust for everything, even to sixpence or a shilling, a pair of gloves, a handkerchief, a pair of stockings, or whatever happens to be sold, it may be needful to give the tradesman a hint in this case too.

First, even in this low-priced article, there must be a form and exactness; the preamble, or title of the book, must speak English, and be taught to read in a court of justice, as I have said above; and it may be so without any difficulty to the tradesman; the introduction on the first page, or on the top of every page, being but made to stand right as it should do.

First of all, the title of it should be thus;

A petty debt book, or a daily entry of goods sold in small parcels upon credit, and remaining unpaid when delivered,

By me, A. B.

Memorandum,

Such goods as being sold, and delivered, and entered in this book, and not crossed with this mark + + + through the sums, remain still owing and unpaid for; but such as have this mark + + +

drawn through the sum or sums of money which they are rated at, are paid; and, by those crosses, I do acknowledge them to be fully discharged.

A. B.

After this preamble and memorandum, the head of the leaf should begin thus:

JANUARY, ANNO 1737.

Goods sold, not being paid for at the time of the delivery, as follows, viz.

		£.	s.	d.	£.	s.	d.
1	To William bland, at St. Catharine's, one pair of men's buckskin gloves	0	5	0			
	One pair of women's lamb gloves	0	2	0			
					0	7	0
2	To Mr. John Pied, one pair of white lamb gloves . . .				0	1	2
	To Mr. John Degroe, six pair of white lamb gloves, at 1s. 2d. per pair				0	7	0
3	To Mr. William's daughter, two yards of muslin, at 5s. 3d. per yard				0	10	6
	To Thomas at the Peacock, two coarse neckcloths, at 2s. each .				0	4	0
	To Mary Johnson the milkwoman, a mob, at . . .				0	2	3
	To William Hollom, esq., two fine turnovers, at 6s. 6d. . .	0	13	0			
	One single handkerchief . .	0	5	6			
	One pair of white gloves . .	0	1	2			
					0	19	8

PETTY DEBTS, JANUARY, ANNO 1737, continued.

Goods sold on credit, as before.

		£.	s.	d.	£.	s.	d.
4	To Mr. Andrew Soame, three pair of gloves + + + . .				0	3	6
	To the maid Mary at the Red Cross, one silk handkerchief .	0	3	6			
	Two yards cherry-coloured ribands, at 10d. per yard . .	0	1	8			
	Needles	0	0	4			
					0	5	6
	To Mr. Jeffrey the barber, two turnovers + + + . .				0	7	0
5	To William Groves, Mr. Smith's footman, a velvet cap, ready made				0	8	6
	To captain Johnson, two pair of gloves				0	2	6
	To Mrs. Maukin, the midwife, two fine muslin aprons, ready made + + + . .				0	15	0
	To Mr. Williams at next door, two silk handkerchiefs, fine . .				0	8	0
	To Mr. Samuel Sims, jun., two pair of white gloves . .	0	2	4			
	One silk handkerchief . .	0	3	8			
	Six turnovers, at 4s. . . .	1	4	0			
					1	10	0
	Memorandum, Taken a note under hand for the money, payable at two months.						
6	To Mr. John Fish, two fine shirts, made up + + +				2	18	0

PETTY DEBTS, JANUARY, ANNO 1737, continued.

Goods sold on credit, as before.

	£.	s.	d.	£.	s.	d.
To Mr. Fisher's man, two coarse turnovers				0	6	0
To Mr. William Simpson, one pair of white gloves . .				0	1	2
To Mrs. Carey, by her maid, 1000 pins	0	0	10			
Three papers of needles . .	0	1	2			
Five yards crimson riband . .	0	2	11			
One wrought handkerchief . .	0	5	6			
				0	10	5
To Mrs. Tolsey the baker, one striped muslin apron . .				0	7	6
To Mrs. Amy, at the Red Cross, one pair of kid gloves . .				0	1	6
To Mr. J. James, two turnovers + + + ...				0	7	0
7 To the bar-keeper at the Swan, one plain muslin hood, with edging				0	8	6
To Thomas Cole, the drawer, a fine turnover	0	5	6			
Two pair of gloves . . .	0	2	4			
				0	7	10
To Miss Peggy, at cousin Jacomb's, two yards blue riband	0	2	0			
One pair of fine garters . .	0	3	6			
One pair of kid gloves . .	0	1	6			
				0	7	0

This is the proper method for a debt-book for a small tradesman; and this book ought to be as exact, and as carefully kept, as any books of the greatest consequence; and should be worded as plain, that it may appear in evidence to prove little debts; and the preamble at the beginning is as needful, nay, more needful, than that of the higher tradesman, because you have here no names of porters and servants to attest the delivery of the goods.

Such tradesmen as have a great hurry of retail business, should also keep a blotting-book, and minute things in that for the help of memory; and then, at night, when the shop is shut, spare an hour or two, to enter fairly the business of the day.

But then let me add also; let them be sure to do it every day: for,

1. As the blotting-book is but as a minute, or memorandum of what is done, several particulars are often not set down in it, which the memory may perhaps retain and supply till evening; but which, if it lie longer in the head, is apt to be thrust out again by a throng of new incidents in the next day's trade.

2. If he has no time for carrying one day's minute off into a day-book, when will he find time for two, three, four days, or a week?

Besides, the first entries of goods, being done as only for a memorandum, require always examining; the particulars, for want of time, are not fully enough expressed or described; but, as it is rightly called a blotting-book, it requires much to be blotted out, and much to be added to complete it; and when this comes to be examined with the customer's book, which, perhaps, is more exact, the tallies are so far from agreeing, that they are scarce to be known by one another to be the same entry.

As the tradesman thus turns his blotting-book into a journal, so he will soon turn his ledger to a blotting-book; that is to say, have his accounts full of mistakes and amendments, and some of them irrecoverable.

Besides, here is at once all the evidence of business lost, all the care of posterity is laid aside, all the possibility of proof is taken away from his widow and children; for the blotting-book has no titles, no head to it in general, or to the folios in particular; there is nothing but a rude, rough entry of particulars; sometimes the names at large, sometimes only the initial letters of the names; nothing that will read in a court of justice, or make a legal proof of a debt; therefore I would most earnestly persuade every tradesman, if the hurry of his business in the day requires his entering goods sold only in the nature of a minute or blotting-book, not to fail every night to enter everything over again fair and fully in his day-book.

There are two things still to be named that are very necessary to a tradesman for the regular managing his business and his books: these are,

I. The due preserving his corresponding letters. It is true, a retail tradesman, or indeed a wholesale-man, a merchant excepted, can hardly be supposed able to copy his own letters to his correspondents: but, in case of large orders given to the manufacturers in the country, to make such and such goods; and, in some cases, where matters of accounts are contained in letters, even an inland tradesman should copy such letters; and therefore I would advise every tradesman, whose business is considerable, to keep a copy-book for all letters of more than ordinary consequence.

But the present advice relates more particularly to the careful keeping correspondents' letters from

the country; for those, on many occasions, are the best and most authentic vouchers for what may pass between the writer and the person written to. For example:—

The country customer writes an order for goods, and by this order the shopkeeper sends them: several incidents fall in here to make room for dispute, and which producing the letter in which the order is expressed can only decide; as particularly the countryman writes thus; Send me such and such goods without fail, by such a vessel belonging to our town; she lies at the Bridge-house quay; the master's name is Thomas Woolman.

This the tradesman observes exactly, delivers the goods, and his porter signs the book. The vessel goes away, suppose for Weymouth, where the customer lives; but the ship and goods are lost at the Isle of Wight, the vessel stranded, and the goods lost or spoiled.

This letter, then, is the only proof that the tradesman, or his widow, has to make out that the country customer either ordered the goods to be sent at all, or ordered them to be sent on board that vessel; and if both cannot be proved, the loss lies upon the tradesman here; but, otherwise, upon him at Weymouth, who ordered the goods.

It is the same thing with the carrier; suppose any disaster befalls the carrier, as his wagon being robbed, as often happens; or if it be a pack-horse carrier, the horse is driven away by some sudden flood, or falls down in the water and spoils the goods; in all which cases, if the tradesman had his customer's order to send the goods by such a particular carrier, the loss was the customer's.

Likewise, supposing the goods to arrive safe, and when he comes to open them he cavils at the sorts, and pretends he did not order such sorts of goods, or

not such a quantity, and the like; in all these cases the chapman's letter is the tradesman's voucher; and if that be lost, the goods are refused, and perhaps laid by to be returned, that is to say, to get an abatement of price upon those pretences.

But producing the chapman's letter puts an end to all such disputes, and the tradesman or his widow has no trouble at all, but convicts him under his own handwriting.

There are many other cases which make preserving the country letters necessary, as particularly the acknowledging the receipt of bills, and the receipt of goods after they are sent down, and which are all one as receipts given in a book, or next of kin to them.

II. The second head mentioned above is the tradesman's keeping a book to enter down the acceptance of bills drawn upon him.

This indeed principally relates to a man who dealing much in the country among the manufacturers and workmen, such as clothiers, factors, hardwaremen, &c., receives goods from them, and they draw their bills again upon him for their money; when these bills come to the tradesman for acceptance, he sets his hand to them as accepted.

Now it is absolutely necessary for him to enter down in a book this acceptance, that so he may always know what bills are running out against him, and what day they become due, that he may take care to bestir himself among his customers, and get in money against the time to pay them currently, that his credit may be preserved, and no man may be put to come twice for his money.

It will be but a poor excuse for a warehouseman or shopkeeper, when a bill is brought to him for payment, to say, Indeed I did not think it had been due till next week; he ought to know the very

morning of the day when a bill is due, that the bill will be sure to be demanded in the afternoon.

I think I need not give a specimen for such a book, the bare direction is plain; but that a young tradesman may not plead ignorance, take the method in short thus. Let the title be thus:—

A Bill Book; or

A continued entry of the acceptance of bills, and the time when due.

Then for the entering the bills, let it be thus:—

Jan. 10th.

A bill drawn by Wm. Jones, of Exeter, for 156*l.* 17s., payable at twenty days' sight, to Henry Williams, or order; accepted this day; due, the three days included, on the 2nd of February.

Or you may form this book into columns, for the readier finding out bills when accepted; which they order thus:—

Day accepted.	The sum.	Name of the drawer.	Days' sight.	When due.
Jan. 10th.	£150.	Wm. Jones.	20 days.	2nd Feb.

Either of these methods is regular, and will answer the end; but one method or other is absolutely necessary.

I suppose I need not direct a tradesman to take receipts for money, when he pays it without bills of exchange; nor that he should keep a book for such receipts, not trusting to loose papers, which are easily mislaid, and often lost, and the want of which often makes money be twice demanded, and sometimes twice paid.

Here now are two precedents for the tradesman; one of the most considerable, and the other of the lowest class of business; one for the top of the trade, a mercer, and the other for Miss Seamwell, the milliner, trusting out a row of pins, or a yard of inkle.

For this must be allowed to be an unalterable maxim in trade; namely, that everything that is sold must be found in money or on paper, in the box or in the book; if it be not in one of these it is lost, and the tradesman is in a way to be undone.

It is not a sufficient objection to say the value is small. Nothing is so small that it ought to be lost. If it be too small to be set down in the book, it should be too small to be sold, or at least too small to be trusted.

There remains one thing still to mention in this last instance of book-keeping; namely, the affecting brevity in setting down the particulars, which the tradesman just sets down, in short, for his own direction only; as if the book was to be of no use when he may be in his grave.

This brevity is fatal if ever his debt comes to be demanded by widows, or orphans, or executors, &c. While the man is alive it is one thing, but when he is gone it is another; it is hard a debt should be lost to a poor family, however trifling it may be, and that for want of the much more trifling dash of the pen at the time of entering.

It is far from being impertinent to put things

down in terms so explicit that the entry may speak English; and if not, he might as well have written it in shorthand as in any other writing, the effect being alike, and the language alike unintelligible.

It remains only now to direct the tradesman to the usual form of a ledger, or, as some tradesmen meanly call it, a debt-book, to which all these things are posted, and where every person buying or selling to the tradesman, has his account; which is, in short, a register, and is called so in some countries, where every man's accounts are entered, and stand upon record for and against; this is the last part of book-keeping, as the cash-book is the first; and to this the tradesman has recourse on all occasions, to ascertain his substance, and what he is worth in the world. For here all the books mentioned before centre, and are, as it were, copied and repeated, with this difference only, that here the articles are concise and general, referring to the journal or cash-book for the particulars.

As every line is a tacit reference to the journal or cash-book for the particulars to explain it, so the page or folio of the said journal or cash-book, where those particulars are to be found, is expressly set down at the end of every article, and has a column on purpose to place it in before the sum or value is expressed, as you will see in the specimen.

Again, as this column in the ledger refers to the folio in the journal, where the particulars are to be found, so every article in the journal, when carried into the ledger, should have the folio in the ledger set down where the man's accounts stand, to whose debt or credit, in account, the entry belongs; take the example here, because, in the specimen of a journal given before, it is not expressed.

N. B. This carrying things from the journal or the cash-book, to the ledger, or to the account of the person to whom they relate, is called posting; and the mark made in the journal to know when it is done, is called the post-mark.

Suppose the entry in the journal stood thus:—

Jan. 10th, 1737.

Sold Mr. Henry Thompson, of Cambridge.

	£	s.	d.			
1 Piece of fine Italian Mantua, containing 43 yards at 6s. 6d.	20	3	0			
1 Piece of fine Paduasoy, containing 26 yards at 7s. . .	15	1	0			
1 Piece of crimson damask, containing 26 yards at 11s. .	14	6	0			
12 Yards black velvet, at 1*l*. .	12	0	0			
				61	10	0
	Po. 63.					

The mark here Po. signifies that the articles are posted to the debt of Mr. Henry Thompson, in the ledger, and the figures signify that Mr. Henry Thompson's account in the ledger is to be found in fol. 63.

In the ledger you have no occasion to repeat anything; for, as I have said above, every article ought to be general and concise, and never to exceed one line; and, therefore, when the above article comes to be posted into the ledger to Mr. Thompson's account, it should take up no more words than thus:—

HENRY THOMPSON, of Cambridge. *Dr.*

1725.		Jour. fol.	£.	s.	d.
Jan. 10.	To a parcel . . .	17.	61	10	0

Observe here, if it is the first line of his account, you may add thus :—

To a parcel sent him, as per journ. fol. 17.

Then all the subsequent lines read from it; and you may only say, instead of the words in the first line,—

To ditto . . . . 19.

and so on as the parcel stands in this journal.

N. B. In forming the ledger, I do not regard the formality of making the ledger here to be a scheme or draught from the particular accounts in the cash-book, or journal, of which I have given a specimen before, because I do not tie myself to this or that particular trade; nor are the times and dates at all referring to one another; but one thing refers to one trade, and one to another, that all may have patterns to suit their occasions.

Nor do the names refer to one another, but every specimen is independent of any other; and I thought it was best so, because from these the tradesman may the more easily draw ledgers and journals, and cash-books separate, as he pleases, and so make a form for himself.

In the first place, as I said of the day-book, so I say of the ledger, it should have a title, and the title should be written on the outside of the book, and

on the middle of the first blank leaf; but there needs no preamble or declaration at the head of the leaf what the meaning of the book is, as is needful in the journal, because every account is a title or declaration to itself, including or expressing the meaning of the book.

But, because sometimes the ledger shall be full, and at an end at a differing time, and when the other books are not, (for the ledger being the largest of all the books, shall sometimes outrun two or three journals,) therefore it is usual to mark the ledgers alphabetically; thus,

Ledger, No. A.

and so on to B and C, as the tradesman continues long in business.

Fo. 10.

JAMES COLLIER, *Dr.*

1737.		Jour. fol.	£.	s.	d
Jan. 10.	To a parcel sent him, as per journal	17	142	17	0
19.	To ditto	22	83	11	6
28.	To ditto	31	107	4	10
Feb. 16.	To ditto	50	120	6	6
Mar. 12.	To ditto	73	97	13	0
1738.					
Mar. 27.	To ditto	91	28	3	7
Apr. 27.	To ditto	112	173	12	5
May 9.	To ditto	122	72	15	2
			£826	4	0

Eight hundred, twenty and six pounds, four shillings.

PER CONTRA, *Cr.*

1737.		Cash-book fol.	£.	s.	d.
May 4	By cash received per bill, as per cash-book	32	100	0	0
June 13.	By cash of himself . .	36	42	15	0
Aug. 2.	By ditto	40	152	0	0
Sept. 10.	By bill on Thomas Webb .	44	80	0	0
Nov. 7.	By ditto on the bank . .	52	50	10	0
			£425	5	0
	By his credit in a new account, to balance		400	19	0
			£826	4	0

Eight hundred, twenty and six pounds, four shillings.

JOHN LOW, of Bristol, *Dr.*

1737.		Cash-book fol.	£.	s.	d.
Mar. 12.	To cash paid himself in town	16	100	0	0
1738.					
April 14.	To ditto paid his bill to John Snell . . .	24	150	0	0
May 4.	To ditto, per bill . .	31	80	0	0
June 23.	To ditto	38	100	0	0
July 21.	To ditto	39	50	0	0
Aug. 30.	To ditto	42	169	0	0
			£649	0	0
	To my debt resting to him to balance		242	12	0
			£891	12	0

Eight hundred, ninety and one pounds, twelve shillings.

JOHN LOW, of Bristol, further *Dr.*

1737.					
Nov. 12.	To cash paid himself	51	200	0	0

PER CONTRA, *Cr.*

1737.			Cash-book fol.	£.	s.	d.
Dec.	10.	By a parcel bought of him, as per journal . .	13	65	12	0
Jan.	18.	By ditto	20	124	11	0
	24.	By ditto	29	89	12	6
Feb.	14.	By ditto	44	216	6	6
Mar.	8.	By ditto	66	117	10	0
	30.	By ditto	87	57	3	0
1738.						
April	14.	By ditto	99	184	19	8
May	5.	By ditto	122	35	17	4
				£891	12	0

Eight hundred, ninety and one pounds, twelve shillings.

PER CONTRA, *Cr.*

1737.			Jour. fol.	£.	s.	d.
		By his credit in account above		242	12	0
June	15.	By a parcel . . .	136	116	7	0
	30.	By ditto	52	97	12	0

S. Frith, of Durham, *Dr.*

1837.		Jour. fol.	£.	s.	d.
	To his debt in former account, fol. 10 . . .		746	3	11
July	11. To a parcel, sent as per journal	140	123	12	0
	30. To ditto	154	84	3	0
Aug.	12. To ditto	162	106	17	5
Sept.	30. To ditto	187	115	13	2
Oct.	10. To ditto, per ship to Sunderland	193	217	4	0
			£1393	13	6

One thousand, three hundred, ninety and three pounds, thirteen shillings, and sixpence.

PER CONTRA, *Cr.*

1737.			Cash-book fol.	£.	s.	d.
July	27.	By cash per bill . .	28	100	0	0
Aug.	9.	By ditto	29	60	0	0
Sept.	2.	By ditto	32	100	0	0
	20.	By ditto	33	211	0	0
Oct.	8.	By ditto	34	80	0	0
	14.	By ditto	—	50	0	0
Nov.	10.	By ditto	35	40	0	0
	18.	By ditto	—	30	0	0
	26.	By ditto	—	120	0	0
				£791	0	0
		By his debt to balance		602	13	6
				£1393	13	6

One thousand, three hundred, ninety and three pounds, thirteen shillings, and six pence.

THO. JOHNSON, *Dr.*

1737.		Jour. fol.	£.	s.	d.
Dec. 12.	To a parcel of goods sent	329	74	2	0
30.	To ditto	341	82	0	0
Jan. 5.	To ditto, as per journal, number B.	4	76	12	0
20.	To ditto	16	34	6	0
Feb. 3.	To ditto	22	104	8	0
14.	To ditto	31	64	7	0
22.	To ditto	39	22	13	0
Mar. 2.	To ditto	42	96	12	0
29.	To ditto	67	113	8	0
1738.					
April 12.	To ditto	72	34	6	0

PER CONTRA, *Cr.*

1737.		Cash Book folio.	£	*s.*	*d.*
Feb. 8.	By cash received, per bill .	12	60	0	0
Mar. 20.	By ditto, per his son . .	14	50	0	0
1738.					
Apr. 10.	By ditto, at the Bank . .	16	100	0	0
May 16.	By ditto, per bill . . .	18	50	0	0
20.	By ditto	—	30	0	0

N. B. The above account, as also that over the leaf, is what I call an open account, or an account depending, which is when the respective parties have not done trading, are still buying and paying, and have not cleared or balanced to any fixed time. This makes the page or folio stand most blank, that the tradesman may see that while the said account is so depending, and is like to be full of particulars, no other account ought to be begun upon the same leaf of the book.

JOHN FRANKLIN, *Dr.*

1737.		Jour. fol.	£.	*s.*	*d.*
Jan. 8.	To a parcel sent him . .	13	72	4	0
26.	To ditto	26	102	13	0
Feb. 17.	To ditto	33	118	17	0
27.	To ditto	41	90	15	0
Mar. 12.	To ditto	45	54	15	0
26.	To ditto	65	32	10	0
1738.					
Apr. 10.	To ditto	71	114	6	0

PER CONTRA, *Cr.*

1737.		Jour. fol.	£.	s.	d.
Jan. 17.	By a parcel received . .	15	124	16	0
24.	By ditto	20	98	13	0
30.	By ditto	29	122	11	0
Feb. 26.	By ditto	40	17	4	0
Mar. 10.	By ditto	44	84	18	10

N. B. This account is left open, and the rest of the page left blank, for the same reason as is mentioned in the former leaf.

S. Frith, of Durham, *Dr.*

1737.		Jour. fol.	£.	s.	d.
Jan. 10.	To a parcel, as per journal .	17	146	2	7
14.	To ditto	19	179	11	8
Feb. 4.	To ditto	47	213	10	4
22.	To ditto	59	97	13	10
Mar. 6.	To ditto	68	124	7	6
25.	To ditto	90	358	10	0
1738.					
Apr. 10.	To ditto	106	83	12	0
14.	To cash, accounted a bill for him, as per cash-book .	43	200	15	0
20.	To ditto, for credit given him at Bristol	47	163	10	0
May 28.	To a parcel, as per journal .	124	239	6	0
June 12.	To ditto	132	160	7	0
			£1967	5	11

One thousand, nine hundred, sixty and seven pounds, five shillings, and eleven pence.

PER CONTRA. *Cr.*

1737.		Cash Book fol.	£.	s.	d.
Feb. 26.	By cash received, as per cash book	12	100	0	0
Mar. 20.	By ditto, per bill . . .	14	100	0	0
27.	By ditto	15	150	0	0
1738.					
Apr. 12.	By ditto, on a foreign bill .	16	200	15	0
30.	By ditto, on the Bank . .	18	146	10	0
May 12.	By ditto, of himself . .	20	300	0	0
July 2.	By ditto, on the Bank . .	26	123	17	0
14.	By ditto	27	100	0	0
			£1221	2	0
	By his debt in a new account to balance, carried on to fol. 65. .		746	3	11
			£1967	5	11

One thousand, nine hundred, sixty and seven pounds, five shillings, and eleven pence.

W. Low, of Bristol, *Dr.*

1737.		Cash Book fol.	£.	s.	d.
Mar. 25.	To cash, paid his bill . .	13	50	0	0
Apr. 8.	To ditto	15	20	0	0
17.	To ditto	16	15	0	0
May 2.	To ditto	18	30	0	0
12.	To ditto	20	42	0	0
June 16.	To ditto	27	100	0	0
28.	To ditto	28	50	0	0
July 12.	To ditto	29	122	0	0
15.	To ditto	—	87	0	0
20.	To ditto	30	35	0	0
Aug. 2.	To ditto	32	130	0	0
12.	To ditto	33	60	0	0
15.	To ditto	—	35	0	0
Sept. 2.	To ditto	34	50	0	0
			£826	0	0
30.	To cash, paid himself, in town to balance all accounts .	35	21	5	7
			£847	5	7

Eight hundred, forty-seven pounds, five shillings, and seven pence.

PER CONTRA, *Cr.*

1737.			Jour. fol.	£.	*s.*	*d.*
Jan.	7.	By goods received from him	14	137	15	6
	14.	By ditto	28	153	2	6
Feb.	3.	By ditto	39	117	12	0
	17.	By ditto	58	94	13	7
Mar.	10.	By ditto, by ship . .	67	262	12	0
Apr.	2.	By ditto	102	81	10	0
				£847	5	7

Eight hundred, forty-seven pounds, five shillings, and seven pence.

I might enumerate accounts to a very great variety, as they will necessarily stand in the tradesman's ledger, where there will be always a difference in the nature of the accounts, as the trade differs; but as we have not room for it in this tract, it is sufficient to observe that all these I have given to exemplify the thing, have some variation in their circumstances, as you will see.

Some are accounts for the country chapman, to whom the tradesman sends his goods; some for a country manufacturer, from whom he receives goods only.

From the first, the tradesman receives back remittances per bill, and sometimes per drafts on the bank, sometimes immediate cash, as you will see; from the last, he, receiving goods in parcels, is drawn upon by bills, and pays them as they become due; and at the end of the year the manufacturer comes up to town, and they even the accounts, and the tradesman pays him the balance; so they are clear, and begin a new account.

In one account, the chapman and the tradesman make up their accounts, the chapman being in town; but their trade being very considerable, the chapman pays a good round sum of money; the account is stated and closed, and the balance transferred to his debt in a new account, by which the tradesman will be directed how to carry on an account from one folio to another in his ledger.

Other accounts are left open and uncast up; these are when the customer goes on trading; and, the accounts having not been adjusted, they proceed in their ordinary way, till proper times of balancing, as when the chapman comes to town, which is commonly in the spring.

Other accounts are between a tradesman and a country chapman, who is also a manufacturer, and

of whom the tradesman in London receives goods, as well as sells goods to him, so that either side of the account is posted from the journal. I know some are so nice as to think this should be made into two accounts; one being the chapman's debt for goods sold to him by the tradesman at London; and the other the tradesman's debt for goods received from the chapman: but as then these accounts must at last be balanced one by another, and the credit of each account be transferred to the debt of the other, I see no need of that trouble. If, indeed, it were an account from the government, the king debtor and creditor, and where the king will be paid his demand punctually; but will pay the demand of the tradesman out of such and such appropriated funds, and as they come in, that alters the case.

But in private accounts it is another case; and where only two tradesmen deal with one another for goods in their proper and respective ways of trade, there the case differs extremely.

It is true, sometimes it may be proper to keep distinct accounts, where the tradesman on one side, or on the other, trades in several capacities: for example; a country shopkeeper deals, as he is a shopkeeper, with a wholesale mercer in London, and buys goods of him; the same shopkeeper, in partnership with another man, is a manufacturer, say it be a shaloon-maker, or drugget, or sagathy-maker, and the wholesale mercer buys shaloons of him and company; then indeed the accounts may be kept apart.

Though, even in this case, the London tradesman, viz., the wholesale mercer, is not obliged to keep his accounts separate; let the country chapman take care of that part, and separate things, and keep the accounts asunder, as best suits with his

own affairs, and settle it between his partner and him.

In the case of an open account in the ledger, and continuing open, till the page, or folio, on one side or other is full, and the dealer carrying on large business; or, sometimes, that the business and account runs out into abundance of small particulars; there is no need of making a balance at the bottom, and so to carry on nothing but the debt, or credit remaining, to another account: nor would it be proper to do so, unless the account be, at the same time, stated, and brought to a balance also with the dealer; beeause it will occasion difficulty, and some confusion, when the account comes to be settled with the chapman.

But, in such case, it is sufficient to cast up the sum on either side, and carry them on to the new account in another place; thus:

Suppose the foot of the debt amounts to one thousand two hundred forty-six pounds twelve shillings and sixpence, the dealer's name William Thomas:

At the bottom, repeating the sum, as in other accounts, in words at length, say under it, thus;

Which I transfer to his debt in a new account, fol. 63.

So likewise, on the other side; suppose the credit to amount to one thousand thirty-two pounds seventeen shillings and fourpence, after the sum in words at length, say thus;

Which I transfer to his credit in a new account, fol. 63.

Then, when you come to the said folio 63. and are to begin your new account for William Thomas,

according to the usual form, you begin it thus: after the name of the man, on the top of one folio, and—— *Contra Cr.* on the other, you go on;

To his debt, in account fol. 10. *brought forward,* 1246*l.* 12s. 6d.

Then, on the credit side, begin thus;

To his credit, on account, fol. 10. *brought forward,* 1032*l.* 17s. 4d.

Then the account goes on again regularly without interruption, as goods are again sent, and money received, just as it did before.

I know no remaining difficulties in the ledger, but what are easy to be adjusted by these rules. There are indeed some accounts which run between one tradesman and another, purely relating to cash, paying and receiving, accepting bills, and keeping a running cash for one another; but as this is not frequent, except in some extraordinary cases, I shall not expatiate on that head.

CHAP. XXXIII.

Of keeping a duplicate, or pocket-ledger, in case of fire.

THERE is one thing I must not omit; and which, though seldom practised, yet I must recommend it to every tradesman whose business is considerable, and who gives great credit, and especially in the city of London; and that is, to keep a duplicate of the ledger, which is no more or less than a copy of the ledger duly posted up, in a small pocket-volume; I say, especially in London, because so many accidents frequently happen there by fire.

I have been witness to the lamentable distress a tradesman has been reduced to, by the loss of his books, when a fire has begun in the very shop or warehouse, and he has not only lost his goods, but his books too, so that he has not been able to make out his debts, or demand his due of his debtors.

I remember several sudden fires, which have happened so violent, and so surprising, that there has been no coming near the counting-house, but all has been consumed; I knew one merchant, that lost not his goods and books only, but a vast sum in the first million lottery tickets, and had no account of the numbers, and another who lost navy bills and exchequer tallies in the same manner.

I cannot therefore but recommend it to all tradesmen to keep a pocket-ledger, and to keep it in some safe place from home; I need neither show the occasion for it, or tell them the convenience.

This seems to be more absolutely necessary at this time than ever, when so many tradesmen keep country houses, and country lodgings, whither they retreat for their diversion, with their families, in the heat of the summer season; in the mean time leaving their shops and houses to the trust and keeping of servants; the risk of which, I doubt, is not sufficiently considered.

There are many other occasions for a tradesman to keep a duplicate of his ledger; but they are too long for this place: and, moreover, what we have said, is sufficient to induce this to be done.

CHAP. XXXIV.

The great benefit which the whole kingdom receives from the magnitude of London, and its mighty trade, illustrated by comparison with Spain and its capital. The mistake of such as think its great bulk detrimental to the rest of the kingdom. That London, on the contrary, is the centre of nourishment to the whole nation. That it may be said to give credit to all the world upon its own stock.

Let us now bestow one chapter for the honour of London, which rears its head so high in the trading world, in order to show of what prime consideration and benefit this glorious city is to the whole kingdom, preferable to what any other capital city is to any other kingdom or state upon earth. This we reckon due from us to our subject, which owes so much to this noble city; and the rather, because we referred our reader in chap. xxvi. vol. 1. (where we touched briefly on this agreeable subject) to the present chapter.

And, in order to do this the better, we may advance this general proposition, which we doubt not to prove; to wit, that all collected bodies of people are a particular assistance to trade: and, therefore, to have one great and capital city in a kingdom, is of much greater advantage to it than if the same numbers of people dwelt in several places. For instance:—

Suppose the city of London to contain fifteen hundred thousand people, as we are told it does; I shall make it appear, that it is much more to the advantage of the whole kingdom, as to trade, that it should be so, than that the same number of people were divided equally, and lived in fifteen several cities, remote from one another.

It is the same as to navigation; it is much better that they have here one commanding port, one noble navigable river, than that they had, in their divided and remote situation, as above, fifteen navigable rivers, one to every city.

Spain is a remarkable instance of this, where there is no capital city, as we may say, in our sense of the word; Madrid being rather a village than a city, as the Hague in Holland is, and owes all its eminence to the residence of the court. This town is supposed to contain three hundred thousand people; and this is called the capital: but it has neither seaport or inland navigation, no navigable river being near it: the nearest is the Tagus, at Toledo, which is not only distant twelve leagues, at least, but does not open into the sea in the same dominion, but in Portugal; so that it is no navigation at all as to Spain.

Now Spain has abundance of other populous cities and seaports in it, dispersed and remote from one another, as Seville, Granada, Cadiz, Barcelona, Saragossa, Malaga, Aragon, Valencia, Toledo, Cordova, and several others.

The first of these, Seville, has, at least, three hundred thousand people in it also; and several of the rest from one hundred thousand upwards to near two hundred thousand, as Cadiz, Barcelona, Malaga, Saragossa, Valentia, Granada; which last city our best geographers reckon to be very near as populous as Seville, or Madrid. To sum them up from the Spanish way of estimating cities, and by the best accounts we can meet with, take them thus:

I. Madrid twenty-four thousand families, half of which are of nobility and quality, having from twenty to thirty and upwards in family, the rest being of the ordinary rate; besides estimating the king's household at the Pardo, which, including the ordinary guards, is said to contain always twelve thousand souls. 2. Seville, containing sixty thousand families, at six in a house, three hundred and sixty thousand souls. 3. Granada, fifty thousand families. 4. Malaga. 5. Cordova. 6. Valencia. 7. Barcelona. 8. Saragossa. 9. Cadiz. 10. Majorca; each of these fifteen thousand families; which, with the poor, and the religious houses, make far above one hundred thousand in each city.

The reason of naming these cities will appear presently; put them all together they are not supposed to contain more people than the city of London, and those adjacent towns to London which depend upon their supply of provisions from the city, including also the ships in the river.

Now, as these cities stand all remote from one another, and most of them in the most rich and fertile soil, on or near the sea-coasts, or on the banks of navigable rivers, their supply of provisions, fuel, clothing, equipage, furniture, and take it of as many kinds as you please, does neither come with difficulty, nor call for multitude of hands to be employed in raising, procuring, fetching, or carrying

them; nor yet does it influence the country to any perceptible degree, except perhaps for twenty or thirty miles round them.

But were all these cities, that is to say, the number of the inhabitants included in them, all joined in one capital, suppose Madrid, and though you were to suppose Madrid had a noble navigable river coming up to it, such as the Tagus, or the Ebro, or the Guadalquiver, it is evident the whole kingdom of Spain, large and spacious as it is, for it may be reckoned almost five hundred miles' square, would be engaged and influenced, more or less, in supplying that one city with provisions.

All the sea-coasts, and all the cities and ports upon those coasts, would be busied, and fleets of ships employed to furnish wine, corn, oil, fruits, and foreign importations of every kind, all to the capital port of Madrid.

All the inland provinces would be engaged and employed in ploughing and sowing the lands to raise corn, planting vines, and groves of olives, to make wine and oil for this great metropolis.

All the rich meadows and pastures would be improved to feed and fatten the black cattle, to nourish the cows, suckle the calves, and furnish beef, veal, and milk, butter, cheese, &c.; and all the mountains, the forests, and plains, for breeding the black cattle and horses, before they came to those rich pastures; also the plains must be covered with flocks of sheep, which are now dispersed and scattered, a few and few together; and thus, as it is in England, every province would be providing something for the capital.

Nor is it a just objection to say, the same number of people will consume the same quantity of provisions, in whatever situation they may be placed. For, though the quantity should be the same, yet

the influences upon trade occasioned by it being all pointed to one centre, is such as quite alters the case, and would put the whole body of the people into motion, as it is in England. What fleets would there be employed to bring oil from Seville and Majorca, wine from Cadiz, Malaga, Alicant, Barcelona, and Galicia, &c., fish, wrought iron and steel, all sorts of weapons, fire-arms and artillery, from Bilboa and St. Antonia, and silk and wool from Segovia and Valencia; and the like from other parts.

What an infinite number of horses, mules, carriages and carriers, must be employed by land from all the inland provinces, to carry the product of the earth directly from Madrid; or, if too remote for that, to carry them to the several sea-ports, where those ships and fleets were to take them on board.

How would this be the cause of employing a thousand sail of ships, and perhaps three times as many, in England, to bring the coals from one place, salt from another, cheese from another, lead from the north, block-tin from the west, corn from Hull, from Lynn, and from all the coasts of Norfolk, Suffolk, Essex, Kent, Sussex, and Southampton; fish from all the seas on the east and south side of the island, and so of the rest.

How many thousands, I might say hundreds of thousands, of men and horses are employed in the carrying and recarrying to and from London the growth of England, and the importations of foreign countries; and how many of these would stand still and want business, nay, want bread, perhaps, if this great city was divided into fifteen cities, as above; and they were situated in so many different places, remote from one another, where the country within twenty or thirty miles round them would be sufficient for them, and able to supply them, and where every port would import their own goods from abroad.

In a word, we should have a general want of business; whereas now all the world, here among us, are in a hurry, and fully employed in carrying out and bringing in.

Particularly another article is to be observed; the number of people at London makes this city the centre of foreign commerce; here a great quantity of goods from all foreign countries are brought in, because here is always a market, and here they can be consumed; whereas, take all the other ports of England, many of them can send ships loaden out, but few can bring them loaden home. For example:—

Bristol is the most capable of this, next to London; and even Bristol cannot always dispose of the loading of ships at home. Again; Yarmouth can send, perhaps, eight or ten large ships out to the Straits; viz., to Cadiz, to Malaga, to Leghorn, to Venice, every year, laden with red herrings; but if those ships load back with currants from Zante, oil from Gallipoli; silk and Lipari raisins, and oil, from Messina; silk and wine, fine oils, anchovies, capers, &c., from Leghorn; silks, paper, sulphur, and blocks of marble, from Genoa; what shall they do with those at Yarmouth? They must all unlade and deliver their cargoes, at London; and so of the rest. So that the bulk of London makes the trade of England; and those people are greatly mistaken who pretend the bulk and growing greatness of the city is too much for the whole country; alleging, that the nation is liver-grown, and must die of a pleura; and that the city draws away the nourishment from the country, like a dropsy, which swells the body, but draws the nourishment away from the extreme parts.

But, I say, this is a mistake; even the simile itself will not hold; for this swelling the body of the city, makes it the centre of nourishment to the whole

nation; and as every part of the kingdom sends up hither the best of the produce, so they carry back a return of wealth; the money flows from the city into the remotest parts, and furnishes them again to increase that produce, to improve the lands, pay rent to their landlords, taxes to their governors, and supply their families with necessaries; and this is trade.

Nor should we know anything considerable of this trade, if the greatness of the city did not cause it; here the manufactures, as well as produce, of the several countries, are amassed for sale, as well for the circulation of commerce at home, as the exportation to countries abroad.

Here ships from all parts arrive, and several of the most considerable branches of trade are confined to this place by law; the East India trade is all settled here; the Greenland trade deliver all here; the Italian thrown silk is confined to be imported here, and here only, and at no other port in England; here the African company import all their gold, and the South-sea company all their silver; in a word, it is the great gulf of the British trade; and as it comes in here, so it goes out again from hence to all parts of the nation, circulating in home trade from the merchant to the consumer.

Let us observe how this would be in Spain, to go back to the same reflections as before; there is lately published, by an authority that may be depended upon, an account of the consumption of provisions at Madrid. It is done by way of ostentation, to show the greatness of the place, and the number of its inhabitants, and a little to take notice of the plenty of flesh eaten in Spain; in contradiction to the notion which some have in this country, that they eat more flesh in London in a month, than they do in all Spain in a year. The account is thus:—

Provisions consumed for one year in the captial town of Madrid:—

500,000 sheep and goats.
12,000 black cattle, or beeves.
6,000 lambs and kids.
9,000 calves.
13,000 swine.
90,000 arobas of oil.
960,000 arobas of wine [a].
56,000 quintals of bacaleo [b].

It must be acknowledged this is a very considerable quantity of provisions; but I must add, that it is not possible to guess at the numbers of people in Madrid by this account. On the other hand, take the computation, and compare it with England, I make no doubt but the city of Bristol consumes much more, though we do not reckon one-third of the people to be in it.

It is true, the wine and the oil exceeds the expense of wine and oil in Bristol; but if it be considered, that their oil is used as we use butter, and that wine or water is the only liquor they drink, and that they have neither malt liquor, or cider, the provisions consumed at Bristol will far exceed those of Madrid, though Madrid is said to have near 300,000 people, and Bristol not quite 100,000.

For set the butter, cheese, and milk, against their oil, and the quantity will be infinitely outdone; and set the malt liquor, cider, and wine, against their wine alone, the quantity will exceed in Bristol, and the value much more.

As to the number of sheep and lambs, I suppose

[a] Each aroba is 25lb. about three gallons and a half.
[b] Bacaleo is salt fish; a quintal is 113lb.

there will be no great difference; but for the hogs, lambs, calves, and black cattle, I doubt not but Bristol goes greatly beyond Madrid, especially the victualling of their ships at Bristol included.

But to bring this back to my subject; all these provisions expended at Madrid, what do they do for the country as to trade? Truly, they employ the country very much, that is certain, and we must do justice; and our city of Bristol does the like: but how far in the country does that employment extend? How far do they feel the influence? Perhaps in Spain it may go further, and the country may be concerned in furnishing corn twenty or thirty miles, and cattle forty or fifty miles; but, after that, you find little or nothing of it.

Thus at Bristol they carry corn a great way indeed by water, down the rivers Severn and Avon, out of Gloucestershire and Worcestershire, and from the vale of Evesham; likewise they bring cider from Herefordshire down the Wye, Cheshire cheese by the Severn, out of Shropshire, and butter from South Wales by sea; and so Bristol may affect all those countries.

But their black cattle are supplied from Somersetshire and Wales; and their mutton and corn, cheese and bacon, from Wilts and Gloucestershire, all counties just adjoining; and after you are gone twenty miles from them, even in those counties, you scarce find any mention of Bristol: nay, one way there are other cities and great towns that intercept the provisions, so that very little comes that way, except beef; I mean Somersetshire, where there is the city of Wells, the city of Bath, and the towns of Bridgewater and Frome; the latter more populous than both the two former put together, though cities, if we may believe fame and travellers.

Thus trade receives but little influence from such places as Madrid in Spain, or Bristol in England, except it be just in the adjacent counties, and within twenty or thirty miles of the place.

But bring this back to London, and consider the multitudes of people there, and the exceeding numbers which are gathered southward into the counties and towns for thirty to forty miles round London, almost every way, how all the country round is made populous by the vast run of business occasioned by the neighbourhood of the city, insomuch that it is supposed, if there is a million and a half of people in London, there is at least half a million more in Middlesex, and in those parts of Essex, Surrey, and Kent, which lie so adjacent to London, as to be within about ten miles of it. Now, for the supply of these two millions of people, we find the whole kingdom more or less engaged, and the wheels of trade are set a going by it almost all over the island.

Nor let us suppose that the influence is small at the remoter distances of the country; but just the contrary; for multitudes of people are employed in the extremest parts of England, for the supply of London, either with food, or fuel, or manufactures; and that to a surprising degree. For example:—

What a prodigy of trade does the bare bringing coals from the north to London keep up in the nation! They tell us thirty thousand people are always employed under ground, in digging them at Newcastle upon Tyne; a thousand sail of ships, or not many fewer, are employed in carrying them; and ten thousand seamen, lightermen, keelmen, and boatmen, in the loading, carrying, and unloading the coals.

Of the corn-trade I have spoken at large in another place. Take then the butter-trade in York-

shire and Suffolk, the cheese-trade in Wilts, Gloucester, and Warwickshire, all remote from London, and all employed for the supply of London, where, according to the most moderate accounts I have met with, above fifty thousand ton of cheese is consumed in a year, and as much butter; with this difference only, that the butter is most of it made within forty to fifty miles of London, the cheese generally from seventy to one hundred and fifty miles.

The multitudes of people concerned in and employed by these things, in the most remote parts of the kingdom, are not to be conceived, much less calculated, but by those who understand the particular funds of provisions, and the places where they are made; how many lands do they cause to be cultivated and improved, by the vast stocks of cows fed on them? how many, by the numbers of black cattle fed in the furthest parts of England, every way; as in Lancashire and Westmorland, the North Riding of Yorkshire, the counties of Lincoln, Norfolk, Suffolk, Kent, and Sussex? such bullocks as, by the way, Spain never saw. Again; the prodigious extent of grounds in the wilder and remoter parts of Scotland one way, and Wales, another; and the mountains of Yorkshire and Durham, another; all employed in breeding, as the others are in feeding, the stores of black cattle for the market of London.

The like is to be said of the sheep, which take up whole counties, and tracts of lands, in several parts of the country; as in Leicester and Lincolnshire, Northampton and Bucks, the bank of Tees, and Romney marshes in Kent, all these for large sheep; Salisbury plain, Dorchester, and Winchester, and Marlborough downs, and all the open country between, for near fifty miles square, for middling-sized

sheep; as likewise the Cotswold hills, Leominster fields, the South downs in Sussex, Banstead downs, Newmarket, and Lincoln heaths, whose quantities are numberless, and all for the supply of London.

What an infinite number of people do these employ? what millions of acres of land do they improve? and how do they create and propagate trade even in the remotest corners of the island, all moved, supplied, and the trade supported, by the prodigious demand of all these things at the capital city? not half of which would be felt, if the capital city, and its adjacent multitudes, were, as I said above, separated, and dwelt in ten or fifteen several cities remote from one another, and every one subsisting, as it were, by itself; I say, though there would be the same number of people to feed, there would not be half the trade or business occasioned to feed them by.

The hurry, the bustle, the throng that is to be seen here, evidently add to the trade; people beget a throng of business: how many trades does it employ? what crowds do they call for upon that very occasion, which in the divided circumstances of things, would not be thought of? For example:

What need of hackney coaches in smaller cities, either for the hurry and despatch of business, or for pleasure, where the numbers abate the variety of both? How many are there at Bristol, at Exeter, at Norwich, or at Newcastle upon Tyne? Edinburgh, though a capital of a kingdom separate, and once blessed with a court, a parliament, a term, court of justice, and all the ceremony and necessary pomp of a royal city, had not above ten or twelve hackney-coaches; and no city or other town in Britain has any at all, except London; this therefore would be all laid aside; so there would be eight hundred hackney coachmen, and above two thousand horses,

besides other depending people, and their families, and all the farmers and carriages employed to furnish them with forage, dismissed at once out of business, and made perfectly useless in the world.

None of the rivers in Britain, except the Thames, have wherries and watermen to row on them, always plying at the stairs, and wholly depending upon the carrying persons about their business or pleasure as passengers only; nor, if the cities of England were dispersed, as above, would any of them have occasion for such; neither is it seen in the world where boats ply in that manner, except the wherries at London, and the gondolas at Venice: and what a small number of those would be wanting, if the city of London was reduced to about the size of Bristol!

There then would be four or five thousand watermen, some say twice the number, dismissed out of business at once; and if you include the lightermen, bargemen, and sailors, and other people employed upon the river by the coal and the corn trade, and such-like business, more than are, in proportion, employed at Bristol, or would be here, if this city were reduced to the size of Bristol, you might, by a moderate computation, conclude thirty thousand people immediately dropped out of business, and all their families reduced.

I take this proposition about great cities, and the number of people collected together, making trade, to agree, in some measure, with what you may observe in the spring of the year, from the variety of the seasons. Take a time of drought; and when the earth, for want of rain, is dry and parched, up comes a light flying shower and wets the surface a little, and goes off; then comes a hot gleam from the sun, and licks it up; and by and by comes another dash of wet, and then more sunshine; and so

on successively and alternately, several times a day, and for a week or a fortnight together.

These light flying showers answer no end; do little or no good; the sun dries it up as fast as it wetted; and, by the long intervals between, all the benefit is lost; the ground remains hard and barren still, it is all one as a drought.

But were the same quantity of rain to fall all in one shower; were there a weight of water sufficient to set nature at work, sink down to the root, and duly moisten the plants, give drink to the thirsty earth, and set free the imprisoned seeds, which lie baked and blocked up in the earth, and cannot get out, then the earth would be refreshed, and everything thrive and flourish as it should do.

I think the simile is very just; a small body of people do nothing, as to this article of trade; they do not influence trade, even in proportion to their numbers: like a small stream of water to a mill, it not only will not make the wheel go at a slower and a proportioned rate, but it runs by, or under it, goes off in waste, and does not make the mill go at all; and so runs all away to no purpose.

Here a small city, and there a large town, they are good to depend upon the capital, and to have the capital, in many things, depend upon them; but they are not able to substitute a capital, and to stand in the room of it: when they come to have the general body, the whole nation's trade, depend upon them; instead of a capital city, then, they are nothing at all, or of little importance.

They tell us France is so situated, by the assistance of navigable rivers, that there are two-and-forty large cities, which have all a communication with the great city of Paris by water, either by sea or river navigation. And what is the consequence? Not that these cities make Paris great and rich, but

that all these cities are made rich and great by the city of Paris.

I say the same of London, though not as to river-navigation; but the whole kingdom of England, by its communication with London, is the same; it is not the kingdom makes London rich, but the city of London makes all the kingdom rich.

The country corresponds with the city, but the city corresponds with all the world; the country supplies the city with corn and cattle, that is to say with provisions; yes, and if there was not such a city to take off and consume them, what would the country do? how must the product of the land be sold? how the rent paid? The land must lie waste and uncultivated, the cattle run wild, and devour the country, or be starved and die; the country sends up their corn, their malt, their cattle, their fowls, their coals, their fish, all to London; and London sends back spice, sugar, wine, drugs, cotton, linen, tobacco, and all foreign necessaries, to the country; and, above all the rest, that useful drug called money; so that still it is the capital city that is the life of the country, and keeps them all in motion.

Again; the countrymen shear their sheep, sell their wool, carry it from place to place; the manufacturers set it to work, to combing, carding spinning, winding, twisting, dying, weaving, fulling, dressing, and thus they finish their numberless manufactures; but what must they do with them? what could a Madrid, or a Bristol, do for them? Bristol could take off some, indeed, and does export a proportion with its neighbours, but London is the centre of the gross body of manufacture; London answers the end of every trade abroad, and of every manufacture at home; be it Manchester for cotton ware, Yorkshire for coarse cloth, kerseys, &c., Wilts and Gloucester

for fine cloths, Norwich for stuffs, Wales for flannels; all go to London, and all have their money in return from London.

London consumes all, circulates all, exports all, and at last pays for all; and this is trade; this greatness and wealth of the city, is the soul of the commerce to all the nation; and as there is the greatest number of tradesmen in this city, that are to be seen in any place in the world; so they again support and supply an innumerable multitude of shopkeepers and tradesmen of every kind in every part of the country.

It may be thought a little assuming, to say the city supports the tradesmen of the country; but the fact is plain; you cannot go to a shopkeeper of any note in the remotest town in England, but he holds some correspondence at London; or else he must be a mean tradesman, that buys his goods of some of his better-furnished neighbours, and they buy at London; so that the other may be said to buy at London too, only he does it at second-hand.

Nor is this all; but as all these country tradesmen buy at London, so they all are in debt at London, more or less; they all owe the London shopkeepers money; so that the whole country may, in some respects, be said to trade upon the city's stock; the London tradesmen giving them all credit.

It is indeed a little remote from the subject of inland trade; or else it is very remarkable, and worth our observing, that the city of London trades with such an immense stock, that it may be said to give credit to all the world; all the trades they carry on abroad, almost in every part of the world, are carried on by the strength of their stocks; they do not receive the goods from abroad, and so make the returns back to the several countries from whence they come; but they send their own goods

first out, and receive the goods of other countries back in payment.

Thus in all the ports of Spain, Portugal, Italy, and Turkey, the merchants of London have their houses as they call them there; the warehouses are piled full up to the ceilings with English bales; English stocks carry on the trade; in a word, we give credit to all the world.

Not a fleet of Portuguese ships from the Brazils, not the galleons or flota from New Spain; but the gold of the first, and the silver of the last, or at least a great share of it, is the product of English stocks, and belongs to London merchants, whose goods, sold upon credit at Lisbon and Cadiz, went first out to America to purchase that gold and silver.

Not a Turkey fleet, or a ship from Leghorn, Messina, or Genoa, how rich soever freighted, with the finest raw and thrown silk, the choicest drugs and gums, but it is all the effects of the merchants of London, and in return for credit first given by the city of London.

It is the like in the plantation-trade; all the New England trade, the Jamaica trade, the Barbadoes trade, it is all carried on by the stocks of the English merchants.

The sugars, the tobaccos, the furs, the turpentines, the cocoa, the indigo, and all the rest of the produce of our colonies, it comes home in return from all those islands for the goods long before consigned to them from London; so that, in a word, almost all the plantations are managed upon the stocks and substance of the citizens of London.

To bring it all back to what I observed before; as this vast correspondence abroad is thus carried on by the city of London upon its own stock, and they give credit to all the world; so, when those

returns come back, they disperse all those goods again among the country tradesmen, and give them credit too; and this is the effect of a capital city. A capital city carries on a capital trade, and enriches and employs the whole country; which, if the same people dwelt in a divided and separate capacity, would not be the case at all.

So many deductions must be made from the home trade, that thousands, nay, hundreds of thousands, of people now employed in collecting the commerce thus to one place, would then be left without business, and, by consequence, without bread; as in the country, if the sheep fed all about the farmers' houses, as the swine do, or were domesticks like their dogs, and not in flocks, requiring to be tended and directed, there would be no employ for all the shepherds, which, in the west and northern parts of England, are maintained by keeping, and waiting upon, and folding them; so the necessary attendance upon the trade, as it all goes up to, and comes back from London, how many thousands of people does it employ?

It is ordinarily said, that there are thirty thousand higglers, and travelling market-folks, as we call them, about this city; a poor sort of people, that are wholly employed to bring butter, eggs, pigeons, fowls, chickens, &c., to London market, and bring veal, and pork, and smaller things, up and down from house to house; and every one of them have a horse, some more, some carts; some of them come forty or fifty miles: these would be all out of business, except only such as lived within four, or five, or six miles of the place.

The like of gardeners, whose numbers are now, within a few years, so prodigiously increased, and who now keep carts, and whole teams of horses, or large luggage-boats upon the river, and employ an

incredible quantity of land for ten miles distance round the city; whereas were it a Bristol or an Exeter, no such thing would be removed above a mile from the place, nor so many horses and servants be employed by nineteen in twenty.

These are some of the benefits of a capital city, as to trade: I might give a great many examples of other advantages, which a conflux of people necessarily brings with it; but it is enough; the magnitude of the English inland commerce is a testimony of it; the influence of the city upon it all, has evidently been not the support only, but the very birth and foundation of the trade itself.

The city of London is such a fund of commerce, as indeed cannot be described in a narrow compass; the tradesman of it, however some of them are degenerated, and whatever deficiencies may be found in the conduct of such, as such, yet it must be acknowleged they carry on a wonderful trade, and are the great support of it throughout the whole island, and even to Ireland, and the colonies, as well as a great benefit to every nation round them upon the continent; more indeed than were to be wished as to other nations, in those articles which add to our luxury.

And thus much for the honour of this glorious city, London. We might say much more in its behalf, and yet not be just to its trading merit; but less we could not say.

CHAP. XXXV.

The tradesmen of England of high importance to the whole kingdom. The greatest tradesmen not above the reach of misfortune. Brief advices to such as are grown rich; particularly with regard to honesty, and trading tyranny.

It is most certain that the greatest stroke of trade in the whole world is carried on under the hands, and by the stocks, of the tradesmen of Great Britian; they are the life of all the inland trade of the nation, the whole manufacture and produce goes through their hands; they are, in all their circumstances, beyond our calculation; in their number, beyond all conjecture; in their substance, beyond all account; as also in the credit they both give and take for the carrying on the said commerce.

As they are then so considerable a body, and really much more than I can set forth in writing, it is not of small import to speak to them by way of instruction. The ill or well government of such a body of people must be of consequence to the public interest; the evil or good management of such a weight of business must have a great deal depending upon it; the consequence of any general mistake, and of any false steps, taken in an affair which the whole community of trade must be so much concerned in, must be very great. Any stagnation of credit, any alteration of coin, any public tax, imprudently laid upon this or that branch of the trade, where it is rivalled by foreigners, how do such

things spread their influence through the whole body, and give a wound not to this or that tradesman in particular, but to the whole article of trade in general?

I could give instances of public disasters, which, when they fall upon trade, are to it as public calamities are to a nation; and this is the reason why seasonable advices to tradesmen are far from being to be esteemed needless or impertinent.

Not that I presume to instruct all the tradesmen of Great Britain; but something may possibly be said, which every one may pick useful things from, and apply to proper purposes for the general good. The wiser tradesmen will make good use of those advices, which they have the least occasion for; and the rest will both find occasion for them, and make use of them with prudence for their own advantage.

As in the former chapters I directed the tradesman how to thrive, I am now telling him how to behave when thriven, how to improve upon his improvement, grow richer after he is rich, and to act in the shape and appearance of an established tradesman.

It is never too late to give a tradesman caution to maintain his character, preserve the reputation he has got, and keep his money. Great miscarriages have happened in trade to persons who once thought themselves as much above the world as any tradesmen now can do, and out of the reach of disaster, or even the possibility of a blow. How many such have I seen come down, even till they came below contempt!

The tradesman, as he never is out of danger of being overborne in his commerce, so he is never out of the danger of a blow to his credit; and for

both those reasons cannot be out of the reach of good counsel.

One of the greatest dangers attending a thriving tradesman is, lest he should do some little weak thing to adventure his credit, or some gross and foolish thing to endanger his stock.

There are adventures in the British trade too big for any man's single head; too great for the grasp of their estates, let them be what they will. And as the rich well increased tradesman has a great stock in trade, so he has a great fund of credit; and he ought to be more cautious than another man how he does anything to lessen his character and wound his credit.

A great tradesman, like a great tree in a thick wood, if he falls, he is sure to crush a great deal of the underwood which lies within the reach of his boughs and branches. A young tradesman miscarries, and it reaches but a little way; a few creditors are affected, and some hurt is done; but if the overgrown tradesman falls, he shakes the exchange, as we call it; he pulls down here half a dozen, and there half a score; and they pull down others, and, like rolling ninepins, they tumble down one another.

The first thing I shall insist upon, with regard to this superior class of tradesmen, is their honesty.

Honesty is never out of season to a tradesman; but more essential when he is grown great and rich, than even at his beginning. At first we say, there is no fear of him, he dares not be a knave; his stock of credit being just in its rise, and the foundation but just laying, he cannot but know that the least unfair action exposes him at once, and he is blown up and gone.

But when the tradesman is grown rich, his character established, and his credit past danger, then

he can take greater liberties than he durst do before; then is the trial of his principles, as an honest man; and then indeed is the most danger of his being a knave.

Every station of life has its snares attending it, and every degree of business its invitation to evil:

1. Necessity tempts the poor man;
2. Avarice tempts the rich.

It is true, they are both, to the last degree, criminal in yielding to the temptation; but the latter much more than the former; for he is tempted by that which is in itself a crime. It is not criminal to be poor; necessity is no offence till it makes itself a snare, and places itself in the devil's stead; but avarice is a crime in its nature; the first is an accident to the man, a circumstance of life, and comes from without; but avarice is within the man, it is mingled with his animal life, and runs in his blood.

It is not less to the purpose, in speaking to the superior rank of tradesmen, to admonish them of another dangerous article, which is, trading tyranny; and that they should avoid, as much as in them lies, making themselves a grievance in trade, a prejudice to the commerce itself, as well as to their neighbours. It is certain that a rich well thriven tradesman may be a blessing to the public, as he is a credit to it; and he may carry on a great trade without being an hindrance to others, especially if he will preserve the title of a fair and generous tradesman, that is, be willing to let other men live by him, and live with him, and trade.

But if, on the other hand, he sets up to be an engrosser in trade, if by the united strength of his cunning and of his stock, he commits spoil, and, as

it may be truly called, ravages the trade, and runs down his neighbours, he is not only so far a public grievance in trade, but is not indeed an honest man; for he is far from doing as he would be willing other men should do by him.

However, I have touched this point as gently as I could, it being my intention only to convince the rich tradesman that it is not a fair way of trading, and that by this practice he becomes an oppressor, nay, a plunderer, a mere trading dragoon; and destroys not the tradesman only, but trade itself.

CHAP. XXXVI.

How the honest tradesman, who by time and long success in trade, is grown well to pass, ought to govern himself, and guard against disasters which naturally attend a prosperous circumstance in trade. The happy situation of a thriving tradesman, who knows when he is well.

We are now to suppose a tradesman, having been twenty years, or perhaps more, in his business, and having pursued it with an honest diligence, is beforehand in the world, and begins to be called a rich man.

I'll take it for granted too, that, having prospered thus long, he has gained a reputation and character in the world; that he is deemed an honest, open-hearted, generous, fair-dealing tradesman; that every body speaks well of him, loves to deal with him; and whether they get or lose by him, they are always pleased; that he treats the rich with

good manners, and the poor with good language; and that in particular he is a punctual paymaster; that when he has made a bargain, whether he gets or loses by it, he always performs it, without murmuring or cavilling; that he takes no unjust advantage, does not lie upon the catch to supplant anybody, and scorns, in short, to do an ill thing, though he might gain by it; that his word is as sacred as his bond; that he never grinds the face of the poor, but pays for his work cheerfully and readily, and is content to let poor men live by him; that he scorns to make mistake pass for payment, or to lie upon the catch to trepan his neighbour; in a word, that he is a fair, downright, honest man; God has blessed him, and every body gives him a good word.

Yet with all these advantages I must remind him, that, while he continues to trade, he is never safe; his condition is subjected to innumerable casualties and unavoidable disasters; no estate is so big as not to be in hazard, no posture of his affairs out of the reach of accidents; so that the tradesman can never call himself a safe man, till he is entirely drawn out of trade, and, safe in his country retreat, can say he has no more to do with business.

Hence, then, the tradesman is not above caution, let his condition be what it will; and my caution is this, never to run out of his business into hazards, great undertakings, capital adventures, wild experiments, upon presumption of success, and upon prospect of new advantage, and further gain. Methinks a man that has once 20,000*l.* in his pocket, should not want to be advised to be satisfied with the road of business which has raised him to that height, and not to hazard a fall, in order to rise higher; for he that does not think himself rich enough with 20,000*l.* in his pocket, neither would he be satisfied

one jot the more if he had five times that sum. Where was the man, in the late distracted times, who thought himself well, and sat still, content with the most immense sum? Had it been possible, we had not had so many ruined families now among us, cursing their own avarice, and lamenting their folly.

Let the wise and wary tradesman take the hint; keep within the bounds where Providence has placed him; be content to rise gradually and gently, as he has done; and as he is sufficiently rich, if he will make it more, let it be in the old road; go softly on, lest he come swiftly down.

Nothing is more common than for the tradesman, when he first finds himself grown rich, to have his head full of great designs, new undertakings. He finds his cash flowing in upon him, and perhaps he is fuller of money than his trade calls for; and as he scarce knows how to employ more stock in it than he does, his ears are the sooner open to any project or proposal that offers itself; and I must add, that this is the most critical time with him in all his life; if ever he is in danger of ruin, it is just then.

1. He is first of the opinion, that no money ought to lie idle; what though it is an adventure a little out of the way? he only employs some loose corns in it, some small sums that he can spare, and which he does not value; if he loses them, it won't hurt him, and the like.

2. That it is a probable undertaking; that it may hit, and then he shall do his business at once; and then come all the great things in his head that ambitious men fire their thoughts with, which turn the windmill of his brain so fast, that they make him delirious in trade, and he is a mere trade lunatic ever after.

This, therefore, I say, is the most critical time of a tradesman's life; at this moment he is in more danger of being undone, than when he had not 500*l.* in his pocket. For

The richer he is, the bolder he is apt to be in his adventures, not being to be so easily wounded by a loss; but as the gamester is tempted to throw again, to retrieve the past loss, so one adventure in trade draws in another, till at last comes a capital loss, which weakens the stock, and wounds the reputation; and thus, by one loss coming on the neck of another, he is at last undone.

Trade is a safe channel to those that keep in the fair way, so the sailors call the ordinary entrance into an harbour; but if, in contempt of dangers and of fair warnings, any man will run out of the course, neglect the buoys and marks which are set up for the direction of sailors, and at all hazards venture among the rocks, he is to blame nobody but himself if he loses his ship.

I know no state of life, I mean in that we call the middle station of it, and among the sensible part of mankind, which is more suited to make men perfectly easy and comfortable to themselves, than that of a thriving tradesman; he seems not only thoroughly settled with respect to his circumstances, but that settlement seems the best secured and established; and though he is not incapable of a disaster, yet he is in the best manner fenced against it of any man whatever.

His life is perfectly easy, surrounded with delights; every way his prospect is good; if he is a man of sense he has the best philosophic retreats that any station of life offers him; he is able to retire from hurry, to contemplate his own felicity, and to see it the least encumbered of any state of the middle part of life.

He is below the snares of the great, and above the contempt of those that are called low: his business is a road of life, with few or no uneven places in it; no chequered work, no hills and dales in it, no woods and wildernesses to lose his way and wander in: plenty surrounds him, and the increase flows in daily; like a swelling tide, he has a flood without an overwhelming, deeps without drowning, heights without falling; he is a safe man, nothing can hurt him but himself; if he comes into any mischiefs, they are of his own choosing; if he falls, it is his own doing, and he has nobody to blame but himself.

CHAP. XXXVII.

How necessary it is that trade should run through as many hands as it can. The public interest of trade and the nation requires that the prices of our manufactures should be kept up to a reasonable height. The benefits of trade to a people. The wages of the poor not to be too much reduced.

An honest sailor, when, by the assistance of his experience, he knows the entrance, and how to carry his ship safe into harbour, will do nothing to bar or block up the passage against those that come after him; on the contrary, he leaves all the marks and buoys which have been a guide to him, exactly in their first position, that others may steer with safety the same way after him.

In like manner, it would not be unjust only, but malicious, if a tradesman who is got into a channel

of trade by his success, and gained an estate, should purposely render that channel impracticable to others.

There is a maxim in trade, especially in the home trade, which will ever remain true, that the more hands it goes through, the greater public advantage it is to the country it is carried on, or managed in; and therefore it is not always the true interest of a manufacturer in this or that particular place, to shorten or lessen the needful expense of trade, though it should render the goods something the cheaper at market. Indeed it must be always true that it is our interest to send our manufactures as cheap to a foreign market as we can, especially where they are rivalled by other manufactures of the same or a like kind. But even in that case, it were better that encouragement were given to the exportation, by taking off imposts or duties payable on the said exportation, and even by bounties given by the public to encourage the merchant, than by depredations upon the trade itself.

Every manufacture has its proper channel of trade, after it is finished as amanufacture; as it is made in this or that particular country remote from London, it is, generally speaking, sent up to London for sale; there it is sold by a factor or warehouse-keeper to the merchant for exportation, or to the shopkeeper for retailing, or to the wholesale-man for sending again into other countries proper for its sale, and to the shopkeepers there for retail, and so on.

The sheepmaster who shears and sells the fleece, and the shopkeeper who sells the cloth or cloths ready made by retail, are the first and the last tradesmen concerned in the whole trade; and the more hands this manufacture, suppose of cloths or stuff, passes through, either in the workmanship or carriage, or sale of the goods, provided the goods

themselves are able to support it, so much the greater beuefit is that manufacture to the public stock of the nation ; because the employment of the people is the great and main benefit of the kingdom.

The wearer or consumer's buying the cloth or stuff sixpence a yard, or a suit of clothes two or three shillings the cheaper, is not equivalent to the public to the finding bread and subsistence, as it passes, for six or seven families who might otherwise gain their living by that manufacture, if it went in the ordinary channel. For example :—

Suppose the manufacture be a piece of broadcloth, and is made at Warminster in Wiltshire : the clothier, when it is finished, sends it up by the carrier to London, to Mr. A., the Blackwell-hall factor, to be sold. Mr. A., the factor, sells it to Mr. B., the woollendraper. Mr. B., the woollendraper, sells it to Mr. C., shopkeeper at Northampton ; and he cuts it out in his shop, and sells it to D.—E.—, esq., a country gentleman, and other gentlemen about him, to make them new suits of clothes, and so they are the last consumers ; also it is sent down by the carrier from London to Northampton.

Now between the Wiltshire clothier and the Northampton shopkeeper, here are no less than four important families of tradesmen, who get their living, and perhaps in time grow rich by their business in the negociating, as I may call it, this cloth.

1. The carrier from Warminster to London ; his pay comes to, perhaps, five shillings per cloth, which is twopence per yard upon the cloth at market.

2. Mr. A., the Blackwell-hall factor, has his commission at two-and-a-half per cent., which, if this cloth be sold for fifteen shillings a yard, amounts to fourpence-halfpenny per yard.

3. Mr. B., the woollendraper, selling it to Mr. C., the shopkeeper at Northampton, and giving him perhaps six to nine months' credit, he cannot afford to get less than ninepence or a shilling per yard by him.

4. The Northampton carrier, for carriage, must have something, suppose about three-halfpence per yard for carriage; all which amounts to one shilling and eightpence per yard advance upon the cloth.

But now here is Mr. F. G., another shopkeeper at Northampton, an overgrown tradesman, who having more money than his neighbours, and wanting no credit, he finds out where these cloths are made, and away goes he to Warminster directly, settles a correspondence with the clothiers there, buys their goods, and has them brought directly by horsepacks to Northampton; and perhaps paying ready money, tempts the clothier to sell it him a penny per yard cheaper too than his factor sold it at London to the woollendraper.

By this means the following incidents happen in trade, and the following advantages to the rich shopkeeper at Northampton.

1. The carriage from Warminster to Northampton he must pay, which being a little further than to London, and out of the ordinary road, may amount to twopence a yard upon the cloth; but buying perhaps three or four horsepacks at a time, he has it carried cheap; and, moreover, finding ways to load the horses out with wool, still, by the strength of his great stock, he makes his advantage both ways, and gains so much, that the carriage of his wool and his cloth costs him nothing; for he sends the clothier the wool and brings the cloth back.

Thus he has his cloth two shillings and sixpence

per yard cheaper than his neighbour shopkeeper; and by selling it so much cheaper to D. E. esq., and others, he gets all their custom from his poor neighbour tradesman, who can sell it to nobody but such people as, perhaps, being in his books, must buy of him because they owe him money.

But this is not all; for this Mr. F. G., of Northampton, buying thus of the clothier, here the carrier of Warminster, the Northampton carrier, and Mr. A., the Blackwell-hall factor, are sunk out of the trade; and the latter, Mr. B., the woollen-draper, having a great family, and sitting at a high rent, is ruined, by the loss of his wholesale trade; so he runs out, breaks, and is undone. Thus the channel of trade is turned, the stream is cut off, and all the families that were employed between them are cut out of their business, and turned loose in the world to get their bread some other way, or perhaps want it.

And what is all the benefit which is made by this spoil upon trade? Only this, to make one covetous man rich; and that squire D. E., of Northamptonshire, may buy his suits of clothes so much a yard cheaper; which is of no great concern to him, nor does he value it, nor is it of any moment in proportion to the wound which trade receives by it, in all the particulars mentioned above.

This is cutting off the circulation of trade; this is managing trade with a few hands; and if this practice, which is indeed evidently begun, was come to be universal, a million of people in England, that now live handsomely by trade, would be destitute of employment, and their families, in time, want bread.

Nor, in conculsion, would the gentlemen or last consumers, be bettered by it at all; for this want of

employment would in the end drive away the people, and the mouths would be wanting for the bread, as well as the bread for the mouths; the growth of the land not being consumed, the rents must fall of course; and so the mischief would circulate, as the trade should have done. Certainly the gentlemen find their interest in the dearness of the manufacture, if it may be called dearness, whether they will see it or no; it is highly their advantage to have multitudes of people upon their lands; and nothing can keep the people together like something that can find them employment.

There is another fundamental in the prosperity of a nation, which will never fail to be true; viz., that no land is fully improved till it is made to yield its utmost increase; but if our lands should be made to yield their utmost increase, and your people cannot consume it, or foreign trade take it off your hands, it is then no increase to us, and must not be produced; so that the lands must be laid down, that is to say, a certain proportion of them, and left to bear no corn, or feed no cattle, because your produce is too great for your consumption.

Hence it is a certain and unquestioned benefit to a nation, to increase the number of people, that they may consume the product of the land: but then this is supposed to be an increase of such people as can not only consume the provisions, but can pay for them too; for an increase of beggars is no increase at all, in the sense of trade.

And how shall the numbers of such people be increased, but by finding employment for them? Let any experiment of this kind be referred to: let any man erect a manufacture in a village, where there are but few inhabitants; if that manufacture goes on, and there are wages to be paid constant, and

work to be had, there will soon be people. Where business leads, the people always follow. If people did not come in immediately, being kept out by parish laws, they would soon increase by those who had or could obtain legal settlements, staying all at home; whereas where there is no constant employment, the people scatter and disperse, and seek settlements where they can get employment.

Thus you see, wherever there are manufactures there are always crowds of people; the towns grow populous, and are thronged with working poor till they grow rich, the people still increasing. Thus it is in the West Riding of Yorkshire; thus in Norfolk, about Norwich, and the country round; at Exeter, and all over the county of Devon; and the like in other parts: wherever the trade is, there are the people.

The consequence of this is, that where these populous towns are, the country cannot produce enough to feed them; but they buy the provisions from the neighbouring provinces or counties.

On the other hand; where there are no manufactures, there is no employ for the people: where the inhabitants are only landlord and tenant, there the people cannot consume the product of the earth; and did not the next or neighbouring counties take off their corn and cattle, the poor farmers and tenants would not know what to do with them, or how to pay their rent.

Thus trade is the support of the whole community, employs the people, keeps them at home, and in throngs together, by which the produce of the country is consumed, which is the life of the whole country. It is certain, that were it not for trade, the people of England would not be able to consume the provisions which the land produces; and even as it is, they could not do it, were it not that great

quantities of corn are every year exported into foreign countries. Should a large and good crop, and a seasonable harvest come in, and no demand for corn come from abroad, it is hard to express what our case in England should be; and though it is an expression which may at first sight appear strange, yet it is actually so, we should be cursed with plenty.

There was a time when this was more sensibly felt in England, perhaps, than in most parts of Europe, viz., from the year 1680 to the revolution, a small interval of one piece of a year of drought excepted. There was, during those eight years, an uninterrupted series of plenty, not in England only, but in all the neighbouring nations of Europe; so that we had not only great plenty at home, but no demand from abroad.

The consequence of this was, that the best wheat was sold at the great markets near London, such as Farnham, Dartford, Hampstead, Hertford, Hitchin, and other known markets, at from sixteen to eighteen shillings per quarter; and further off, as in Northamptonshire and Bedfordshire, Hampshire, Sussex, and places of like distance, at thirteen to fourteen per quarter.

And as this cheapness held for so many years, what was the consequence of it? Truly this, that all the farmers in England, generally speaking, were in a sinking condition; many broke every year; and it was impossible that those who depended upon nothing but their labour and the crop, could pay the rent. I remember to have seen a farmer who had twenty acres of good wheat, a fair and flourishing crop, yet when it came to market, it would not pay for the seed, the husbandry, the harvesting, and threshing, and carriage to market; all the rent

of the land sunk, and to be paid out of his dead stock.

Nor was the goodness of the crop any advantage to the poor farmer; but the more corn, the more charge of reaping, housing, threshing, cleaning, and carrying to market: and where the price was so small, it could ill pay those charges, except that, oftentimes, the poor man did most of that work himself.

Had this continued till now, most of the farmers all over England had been beggars; the farms would in most places have been thrown up, and the landlords must have turned ploughmen, or the rent of lands must have sunk extremely low; which is, in short, sinking the fee simple, and reducing the estates of the gentry all over the nation.

Those that enter into these particulars may make this useful observation; namely, that it is trade alone that can remedy this evil. Employing numbers of people, secures the consumption of the produce; and that keeps up the price, and by consequence the rate of the lands; this keeping up the price of the produce enables the farmer to pay his rent. If our manufactures were so increased by trade, that they could maintain more people than the land could feed, and that, as the Dutch do at this time, we were obliged to fetch all our corn, or great part of it, from abroad, it would most certainly be an advantage to the public, and the rent of lands would rise in proportion.

Trade maintains multitudes, and increases them by the consequence of their labour.

Trade raises towns, cities, and populous villages, by bringing the people together to particular places, where the commerce fixes, and where the manufactures are fixed.

Trade employs the people, and pays them wages for their labour.

Trade increases by those people consuming and wearing the manufactures they make, as well as the provisions they buy.

Thus trade is a public benefit; and, in a word, the wealth of families, the rates of lands, and the strength of the nation, depend all upon trade.

As trade then is a public benefit, the tradesmen are a public blessing: for they are the men that carry it on; or, as I observed before, may very well be said to drive the trade; they manage it; they keep it up to its rules and regulations; they keep up the value of the manufacture, and the reputation of the manufacturer: for it is plain the credit of the manufacturer is maintained by the goodness of his manufacture.

And here I shall mention, that it is not always the interest of trade to have the manufacture be brought down to a low price, especially if the value of the goods sinks with the rate: but to keep up the manufacture to its goodness, though the price be higher than its neighbours, is a credit to the manufacture, and to the nation that make it, let them come from what part of the world they will.

It was urged by some, who suggested that our manufacture of broad-cloth will be outdone by the French, that we shall lose our Turkey trade, the French selling their cloths cheaper at Smyrna and at Aleppo than the English; and that because cheapness always causes consumption, and the French cloths were cheaper, therefore we should not sell our cloths till all the French were gone.

But experience has proved the contrary: the French cloths felt as fine, looked as well, the colours were dyed as good, the cloth-workers' part was performed as well; for the cloths were well

dressed; in a word, they looked every way as good, and at first went well off, in preference to ours.

But when they came to wear, the consumer presently found the advantage: as the English cloth weighed twenty or thirty to forty pounds a bale more than the French, at the scale; so, in the wearing, there was no comparison: the French wore like druggets, rough and woolly; the English like velvet, smooth and solid: the French wore knappy and coarse; the English wore soft and fine: the French wore into rags, and wore out; the English wore firm and lasting, even to the thread; and what followed? The consequence was plain:

The English cloth obtained credit, and increased it by its real worth:
The French cloth lost its credit, and declined by the value appearing less on the wearing.

The consequence of which was:—

The English cloth, though dearer, went always off, and was sold first:
The French cloth, though cheaper, lay on hand, and would seldom sell while there was any English cloth to be had.

So that it is not always that a lower-priced manufacture goes best off.

There is a great difference between dear and high-priced, or cheap and low-priced: goods may be high-priced, and not dear; low-priced, and not cheap. The rates of all goods are to be measured by their goodness or badness; and it is therefore the interest of tradesmen to keep up the goodness and value of their goods; and then the price, though higher than others, may be lower in propor-

tion. To keep up the goodness of the manufacture, is not only the way to keep up its rate at market, but, by that, to keep up the wages of the workmen; and it is of the utmost consequence to keep up the rate of the wages of the poor, if it can be done, upon many accounts, too long to dwell upon here.

By the height of wages, the rate of all things are supported: the price of provisions are, in the first place, maintained by it; by the price of provisions, the rent of lands are kept up; and by the rent of lands, the estates of the nobility and gentry, and the whole landed interest, are supported, and the public stock of the nation kept up and improved, as above.

Upon this account, and from the whole of what has been said, it appears, that it is absolutely necessary to keep up the rate of our manufactures to as good a price as the reason of the thing will allow: because, as the manufactures sink in price, wages abate to the poor, provisions must abate in the market, and rents must sink and abate to the landlords, taxes and pound-rates sink to the public, and the whole stock of the nation abates in its value. But the next chapter will give me an opportunity of setting this matter in a still stronger light.

CHAP. XXXVIII.

The mischiefs that attend underselling, engrossing, and such-like unfair practices in trade. That overgrown tradesmen, who are guilty of such practices, are the bane of trade, and a public calamity. The mischiefs they do to the whole public briefly but pathetically expatiated upon.

NOTHING is more frequent among tradesmen than to supplant and underwork one another in their business, by sinking or abating the value or price of their goods, to engross the trade to themselves.

This is a thing so big with mischiefs, so complicated in trading craft, and the particulars so little known or considered by the people that go that way to work, that I doubt not the honest tradesman will be thankful to be let into the consequences of it, and at least to see how it affects him.

There are[a] three sorts of tradesmen who undersell their goods:—

[a] Since our author wrote, this underselling practice is grown to such a shameful height, that particular persons publicly advertise that they undersell the rest of the trade.

We have had many such notices from tallow-chandlers at different ends of the town, who have proposed to sell candles ready made for a less price than they could buy good tallow for.

We have had grocers advertising their underselling one another, at a rate a fair trader cannot sell for, and live.

1. Young tradesmen newly set up: and they do it to get a trade.

2. Rich old tradesmen, who have overgrown stocks; and they do it to keep their trade, or perhaps to hurt others of the same business.

3 Poor tradesmen, who are obliged to sell to raise money; and this class may be included in the 2nd head, as they are obliged to this practice, by the necessities brought upon them by the overgrown tradesman. We shall then have occasion to speak particularly to the two first only.

First, as to young tradesmen newly set up, who think by selling cheap to get a trade, and bring custom to their shop, though the pretence is specious, yet the thing in itself is foul and unfair, and, in the end, is ruinous to the trade, and to the tradesman also. For, first, it is only deceiving the customers, whom you would persuade they shall always buy cheaper of you than of other people; whereas your design is, to make yourself amends upon them afterwards, or at least not to continue

We have colourmen advertise their colours ready mixed, in order to make one or two rich at the expense of a whole trade, and put gentlemen upon employing their footmen to rob the poor painter of his bread.

We have country peruke-makers, who stand at little or no charge, hiring only a room for their goods, and paying the poorest wages to their under-workmen in the country, who advertise against their trade in London, where rents and taxes are high, and provisions and servants' wages bear a high price.

And we have even lawyers, or rather pettifoggers, as we may suppose, advertising to draw leases, conveyances, &c., at a very low rate, in order to run down the business, and do hurt to the fair practiser.

to sell them so cheap, when you have, by this indirect means, brought custom to your shop.

This is a piece of shopkeeping craft that carries with it some little extenuation; because the customers who are so induced to come, in hopes to buy cheaper than can be well afforded, deserve little better usage; for what do they, in their turn, but intend to bite the shopkeeper? for they tell him, that they intend to be constant customers to his shop, if he sells them cheap; which is as much as to say, if he will sell his goods cheaper than he can afford, they will come and buy, and help to ruin him. And when he tells them that he does sell them cheaper than he can afford, in hopes to engage them to the shop, he ought to add, if he would speak the truth, and that he may have an opportunity to pick their pockets another time.

But to leave this petty fraud of underselling to get a trade, which is only less hurtful than others, because it goes a less way, and is but of a short continuance; there is another that is more fatal in its consequence, and that as it is of a greater magnitude.

And that is, secondly, when the rich overgrown tradesman undersells to keep his trade, or to prevent young beginners setting up by him, and to break others that are already trading within his reach; which is fatal many ways.

1. It is fatal to the poorer and lesser dealers about him, who, being undersold, and having a high rent to pay, and no trade, must be undone of course.

Nor does the mischief end here; he is not content to run down the poor tradesmen who live near him, by underselling, but he does the same in its kind by all the manufacturers whom he employs; for he will buy nothing but with the utmost grind-

ing and screwing, beating them down to the lowest pitch of living, and even below living, till they are so far from letting a tradesman or workman live under them, that, as a poor clothier said to a certain known hard buyer in the city, he will hardly give them leave to starve under him.

Now as the consequence of this goes further than what I was speaking of before, so it is more fatal; for,

First, this method is not only fatal to the poor clothier, but, in a word, it is fatal to the clothing; it is injurious to the trade itself, and ruins not the clothier, but hurts the nation. For example:—

The clothier having sold this great trader a large quantity of goods very low, and engaging with him to supply him all the year, in proportion to the same price; the first effect of this is, that the trader casts off all the clothiers whom he dealt with before, or at least those who made that sort of goods before, unless they will sell at the same price.

Secondly, other merchants in London, who are buyers of the same goods, supposing they do not at first know the particular cause or reason of it, finding an alteration, that the clothiers hang about them, and that they cannot sell their goods, and that the hall or the factors' warehouses are full of goods, piled up, as is sometimes the case, fail not to make their advantage, and to screw them down to an abatement; and the clothier, rather than not sell, and wanting money, too, to pay his spinners, and work-folk in the country, is forced to comply; and thus, by degrees, the goods are sunk at market.

But this does not end here; for the clothier, pinched in price, and not able to live at the rate he is obliged to sell at, goes down into the country; and the first thing he does, slacks his hand in quantity, and makes less; the consequence of this

is, that he dismisses so many looms, and turns off so many spinners; so there, in the first place, the employment of the poor is shortened, and the trade in general is abated.

The poor weavers and spinners go to seek other masters; but by this time the rest of the clothiers, finding the market sink, as above, are in the same condition; and they wont take more work-folk, when, as it happens, they had rather too many before; and in a little while they are fain to turn off their weavers and spinners too.

The poor being thus pinched, have these several recourses:—

1. To an abatement of their wages.
2. This brings them and their families often to depend on the charity of the well-disposed, or perhaps the parish; this not sufficiently supporting them, they are forced either
3. To fly from their misery, or
4. Go to gaol.

Thus the ruin reaches the labourer; for as it is with the master, so it must be with the servant.

First, as to abatement of price; as it was with the clothier, they will rather work starvingly than not work at all; rather pinch than perish; the wages then abate, and the poor suffer; as their pay sinks, they are obliged to pinch, fare hard, feed coarse, be clothed in rags, and the like. And what follows this? The price of provisions must follow the price of wages; for as the poor have money or not money, so they must buy, or not buy in the market; and by this means provisions, which formerly went off well, come back from the market unsold; the butcher who killed three sheep for a

market-day, kills but two; and others that killed a bullock for a market-day in the country, perhaps kill a bullock between three or four of them.

Secondly, this being the case, if the man is not able to maintain his family, which perhaps increases upon him, while his means of maintaining them is decreasing, the parish must. Perhaps the wages he gained before was but just enough; one pair of hands to work, and three or four pair of mouths to feed, seven or eight backs to clothe, with house-rent and fire, what can the poor man do? He had just enough to do to live before, and now his wages are abated, perhaps, so much upon a piece as may amount to two, or three, or four shillings a week upon his labour, and in proportion as much upon the spinning, which was his wife's labour; this brings the family into distress, and they have nothing to do but to make their case known to the parish, and they must relieve them; this is in case the poor man stays and works under an abatement of wages.

But, as in the third case, if the man, not able to stay to see the misery of his family, runs away, lists into the army, or goes to sea, then the wife and children come to the parish wholly, and lie upon them not to help, but to keep.

Fourthly, but there is yet another case still more miserable to the family; the poor man, not able to maintain his family by his labour, now the price or wages of his work, is sunk and abated, shifts as long as ever he can, goes on trust at the chandler's shop for necessaries of one sort, at the apothecary's for another; here for food, there for physic; at the baker's for bread, at the alehouse for drink, till nobody will credit him any further; and being not able to pay what he owes, the baker arrests him; and that being known, the alehouse-keeper loads

him with his action too, and so the rest; till the poor creature is carried to gaol, where he can neither work at one price or another, but begs at the grate, and the first cold winter is starved, and dies in the prison; the family are, to be sure, on this sad occasion, in the utmost distress; and, as in the case before, they fall wholly upon the parish.

These cases happen so often, that no man who understands trade need be sent to ask another about it. And how many tumults have we had, and how many riots, and some lives lost upon it? Nay, we are obliged to keep a party of horse in Colchester, another at Frome, and another at Bradford, at this very time, to keep the peace among the poor, and to make them acquiesce with their own misery. As to the numbers it has driven from their work, and the distressed families that have been brought to the parishes by this means, let the people of the places inform you, who labour under the weight of it.

These are some of the effects of sinking the rate of our manufacture; and who is the better for all this? If it did indeed increase the consumption, as is the case on many other occasions, according to the ancient maxim in trade, that cheapness causes consumption, something might be pleaded for it; but this part, which I have stated, among the clothiers and their dealers, is not owing to a stop or decay of the foreign or domestic commerce; but it is owing, in this case, all to the avarice of the overgrown tradesman, who would ruin his neighbours to enrich himself, and also ruin his country too, as much as lay in his power; for everything that lowers the rate of the poor's wages, injures the public stock.

I know a great stir is made about bringing our manufacture to be as cheap abroad as may be; that

rival nations may not be able to weaken us, or to undermine our manufacture. And this I grant most readily; but there are a hundred ways to bring our manufacture down to a low rate at a foreign market, besides that of running down the wages of the maker; such as taking off all duties, and, as I hinted in the former chapter, if need be, giving a bounty on the exportation to encourage it; which bounty might be levied again upon the consumption at home, or many other ways.

Besides, sinking the rate of the wages is not the best way to render the manufacture cheap at the markets abroad; for, as I have observed in the preceding chapter, our manufactures may be cheap, though high-priced, if the substance be rich; and they may be dear, though low-priced, if they are mean in their value.

And if you would bring down the wages of the people that make it, whether it be that of the spinners or weavers, or whatever people you employ; what will be the consequence? you will lower the price, it is true; but then you will abate the goodness too; then you bring it to a level with other country clothing, and, in short, ruin your manufacture, ruin its intrinsic value, and that will ruin its credit at market; and that, in effect, is to ruin your trade.

It is a mistake, to say the French and Dutch rival your manufactures. They may rival them indeed in price, in endeavouring to undersell you; but no nation in the world can come up to you in goodness, or match the intrinsic value of the goods; and what does all their rivalling and imitating your manufacture amount to? if they cannot equal it in goodness, equalling it in price amounts to nothing; a diamond may be cheap, and a cart-load of old iron may be dear. The English manufacture is always

good; it is never dear, because the price is proportioned to the goodness; and is more than as much better than the French, as it is in price higher; and that is so much more than equivalent in the market.

This I say with respect to foreign trade; but, as to our inland commerce, the cheapness or dearness of that part of our public stock, which is consumed at home, is not of one farthing value in our trade, because it is not of any weight, one way or other, in the public stock; it is begun among ourselves, paid for by ourselves, and to ourselves, and so is the same thing; and though all the hands it passes through, raise a gain from it, and it goes on saddled with their expense, yet the last consumer pays it all; he loses whatever others gain, and so you are but just where you were; it is a dance in a circle, and you end just where you began; the people live by one another, and then live upon one another.

Thus the countryman raises the corn; the poor buy the corn for money; this money pays their landlords for rent; the manufacturer employs the poor, and gives them a good price for their labour, by which they are enabled to pay the farmers or the bakers under them, for their bread; and again the tradesman employs the manufacturer, and pays him in money, enabling him to employ the poor, the spinner, weaver, &c., and thus the money circulates with the trade.

If this tradesman grinds down the manufacturer, and abates his price, as has been hinted, the abatement circulates through the whole trade, and influences every branch, even to the landlord's rent. And what advantage is this to the nation's commerce? not one farthing in fact. Nor indeed does even the consumer, that is, the last buyer, or wearer, ordinarily feel any advantage by it; it is all sunk in the

pocket of the overgrown tradesman, who, by this means, becomes an oppressor of his fellow-tradesmen, and is injurious to his country, and to the commerce in general.

All regrating and forestalling of markets, is accounted so pernicious in trade, that there are laws against it, as there are against combinations and engrossings also. In short, a man thus overgrown in trade and wealth, is an engrosser and forestaller of course; he is also a combination in himself. How often have we seen one over-rich tradesman attempt, at an India sale, to buy all the coffee, another all the pepper, and so of other goods, and then put their own price upon those goods for awhile, and so impose upon the whole nation!

In short, trade ought to circulate through as many hands as possible; and it is not for the advantage of trade in general to be managed by a few.

In the first place; it is more in the power of those few to make combinations in trade, than it is when the tradesmen are multiplied to a great number; two or three rich tradesmen are able to join together, and to buy up any quantity of goods; whereas, if the trade was in the hands of a great number, they would never be brought into it, or would never agree if they were.

It is certainly better that fifty tradesmen were carrying on a particular trade, with every man a thousand pound stock, than one great overgrown tradesman with 50,000*l.* stock; for, besides so much trade being engrossed in one hand, as would maintain fifty families, it is also in the power of that one tradesman to oppress, and perhaps injure, a hundred more; and, in the end, ruin several of them; this is too evident in many particulars. In a word, an overgrown tradesman is a public grievance in trade:—

1. As by his flowing stock he has the opportunity of watching advantages, and buying only of the poorest dealers; and when they, wanting money, are obliged to sell, though to loss, rather than not raise immediate cash to keep the wheel of their trade going; which is an oppression upon trade, and an advantage merely owing to the stock such rich men have above their neighbours.

2. By the vast stock they have in trade, they give large credit where they think the tradesmen they deal with are safe; and by keeping such men always in their books, they secure the customer, and make him pay a greater price than otherwise he would do; so making themselves whole that way, for what they sell at underrates at other times and to other men.

3. Where they are rivalled by any other tradesmen, they immediately sell their goods at underprices, to get and secure the trade from that rival, and this they will do so long till they shall tire the other out, and cause him to give it over; and then they will raise their price again to the public beyond what it was at first, to make themselves amends.

4. Upon all occasions these men stand ready to buy the good bargains, to get all the pennyworths, which other tradesmen cannot do for want of money.

In a word, these are the men that can buy cheap, and sell dear, and that have infinite advantages over their neighbours; and for that very reason they are a burden and a nuisance to trade, an injury to young beginners, the ruin of the poor, and a general calamity to the whole nation; I mean, in its trading capacity only, and under the circumstances I have mentioned; for otherwise, to have men be masters of large stocks gained in trade, is an encouragement to trade itself, and a benefit to the public.

The overgrown tradesman is, in short, a trading

tyrant, and he tyrannises in a most unjust and unreasonable manner over all the tradesmen of his own class; nay, he tyrannises over trade itself; for while it is the true interest of trade to be extended and dilated in such a manner, that as many families and as many people as possible may be employed in and maintained by it; he, on the contrary, contracts it, crowds it into a narrow compass, manages as much in his own little circle, and perhaps with four or five servants, as would, and might, and indeed ought, to employ and maintain twenty families of head-tradesmen such as himself, or at least such as himself was when he began, and their servants, suppose two servants to each shop.

Again; he is a tyrant and an oppressor to those very servants whom he keeps; for suppose, for example, he keeps at a time five apprentices; when these apprentices come out of their times, he starves them; he prevents them; they may easily see it is to no purpose to set up near him; there's nobody can live within his compass; like a high, old, overspreading tree, which ought to be cut down, or at least the branches lopped off, for nothing will grow under it; what with keeping the beams of the sun off, and what with dropping continually in wet weather, and shedding a whole surface of leaves at another season, its greatness and breadth makes the very soil barren about it; nothing can thrive under its shade. So that, in short, he breeds up apprentices to nothing; he takes their money, indeed, and has the benefit of their seven years' services; and when they come out of their times, they are just where they were; they can do nothing for themselves, unless they go out of his reach; and as that is to go out of their own knowledge too, so all the acquaintance they have made in the time of their service, is of no use to them.

Nor does it end here; but, perhaps, in the town they go to, there's such another trading tyrant, and so on in a third place; as, to speak the truth, there are few trading towns without; what, in this case, must young tradesmen do? The answer is best given by pleading the fact; what do they do? They set up, and labour in the fire; some few struggle hard, and, by dint of industry and stock, make shift to hold it, till kind death, or some other accident, removes the tyrant tradesman; and then the stream of trade that was dammed up, breaks out, and every one gets some; as in a great drought, a hasty rain making a flood, the lowlands drink in their fill, and then the rest are refreshed.

But in the mean time, how many poor young tradesmen are crushed; and, not being able to live under the droppings of this great tree, languish awhile; starve, and die away! that is to say, fail and break, or waste what stock they had, and are obliged to give over, for fear of it: in which last case, they always come off with wounds and scars, losses, and lessening of their fortunes; and this makes so many young tradesmen go abroad, pushing some into one business, some into another, and some into the army.

Such a person then, in short, is a calamity to trade; since to have too much trade engrossed into one hand, is taking the bread from the mouths of many others that have a right to be fed with it; and is an exorbitance, which, if it were possible, ought to be prevented. Trade should be a current channel, and ought to flow for the benefit of the whole body: industry claims an encouragement; and though a great and rich tradesman cannot be legally limited and restrained from continuing in trade as long as he pleases; yet such a man may be told, that he should not make himself an oppressor

in trade; that he should not be an unfair trader at his latter end, that it was not so in his beginning; that he should have a just regard to the trade itself, as well as to his private and particular profit; not to run down the price of goods, or the labour of the poor, only because he can gain when others cannot.

CHAP. XXXIX.

That a tradesman should avoid going to law for his right, if possible. The mischiefs of being litigious, both to a man's self, and those with whom he deals. The only justifiable end of going to law must be peace; and therefore, when there is a necessity for it, it should be done with temper and charity. Forbearance to poor honest debtors, the best policy in a creditor, as well as an act of humanity. Rules to be observed by a creditor in this case.

To plead that every man, even the best of men, stands in need of the mercy of his Almighty creditor, and should therefore show to his fellow-creature the mercy he every moment of his life has occasion to supplicate for himself, might possibly carry too grave a face with it to some persons in the present age. We will therefore touch thus gently on this, however, very necessary thing to be remembered by all men, and leave it on the consideration of the rigid creditor; and proceed to admonish him from other motives, those of a more political nature, and which generally affect men more immediately, as the consequences are immediate, while the other, though of infinitely more importance, we are apt to think

more remote, than sometimes, to our irretrievable misery, we find it.

There cannot be a greater testimony of a tradesman's want of understanding, or of his real deficiency of brains, than this of his being litigious, and apt to quarrel; taking advantage of every man, and pushing those advantages, whether just, or unjust, awing and terrifying poor men to extremities with going to law with trifles.

As nothing but a man of weak parts, or bad principles, can delight in making himself a terror and plague to all around him, so he has the reward of it; he is sure to be first hated, then shunned, and at last despised.

Nor is this temper any easier to themselves than it is to their neighbours; for they are every day impoverishing themselves, to carry on the litigious practice; constant lawsuits and constant charges eat them up; and though they should get the better, they are losers by the quarrels they raise.

I knew a tradesman that, generally speaking, had these kinds of broils always upon his hands; and he was the most uneasy man alive: he was always paying lawyer's bills, always reading over bills in chancery exhibited against him; for it was observed, he was always plaintiff at common law, and defendant in chancery; that is to say, that he pursued his neighbours first upon every slight advantage, and they always sought relief in equity, and generally had it too: for he was most injurious in his first pretensions; and he that is so, will always have the worst of it in equity, whatever he may have at common law.

This man spent, for some years before he left off, 200*l.* a year in lawsuits, and oftentimes paid both plaintiff's and defendant's charges, and very rarely, if ever, got the money the suit cost him; it was

well if he came off without paying their costs whom he went to law with, and his own also.

It is true, he was not reduced to poverty by it; but he was always kept embroiled and embarrassed, and was not so rich as he would otherwise have been: at last he met with one crabbed tradesman, who held him so hard to it, that, first and last, it cost him above 300*l.* and he was cast too, and obliged to pay costs on the defendant's side; and this piece of costly experience cured him of that quarrelsome temper, and made him sick of the law ever after.

Who can help wishing every litigious-tempered tradesman the like success in his quarrelling proceedings, that we might have many more such converted people among us; that is to say, that, being made wise by their own experience, they might quit this hateful disposition, and live at peace with their fellow-tradesmen?

A tradesman wrangling in every bargain, disputing every trifle, and going to law for every dispute, living by differences, and delighting in storms and tempests, should be ranked among what we call common barreters in the law, or with scolds among women; he should be presented as a public nuisance, a common disturber of the neighbourhood: and as the peacemaker has the blessing of heaven, and the prayers of his neighbours upon him, so this uneasy creature seems to be just in the contrary situation, and ought to expect the contrary from both.

For his own sake, therefore, for his family's sake, for the sake of a good fame among the best men, and that he may go through the world with an easy and comfortable spirit, let him study to be quiet, and to do his own business; that is, not to be the common disturber of his neighbours, and the aversion of his dealers.

I grant, sometimes, in trade, lawsuits and contention are not to be avoided; and where there is a great business, the occasions of such breaches often happen; so that, unless the most injurious things in nature are to be borne with, and unless the defendant will suffer depredations upon his property, and even allow himself to be plundered, he must defend himself, and seek his protection in the law.

But this has no relation to what I am speaking of; this is not to be litigious, but to defend a man's interest and family against the litigious quarrelling dealer: and in this case he is forced to do himself justice; nature requires it; duty to his family requires it; and indeed, necessity calls upon him to do it.

But in this case, it is the plaintiff, not the defendant, that is the quarrelling litigious tradesman, and who justly comes under the reproof of this work. The difference is very plain, in the manner of their going to law: the quiet, honest, inoffensive tradesman may be plaintiff; but the querulous, litigious tradesman, is very rarely defendant: he always falls out first; he is easy to quarrel, loath to be reconciled; he does no right, and takes no wrong; this is the man that should be deemed a common disturber in the sense of the law, and especially in the sense of his neighbours.

I think I need say very little to set out, to the considering tradesman, the hateful picture of this kind of man, and less to warn him from following the example: he is the contempt of his rich, and the aversion of his poorer neighbours, the scandal of his trade, and the terror of his customers.

The happy medium between these extremes, and which I would recommend to the complete tradesman, is,

1. Not to delay paying a just debt, if able to discharge it, but to pay it without putting his creditor to the charge of suing for his own.

2. Not to give any man trouble, though for a just debt, where there is any probability of obtaining it without, nor till all reasonable and friendly methods are tried to avoid it.

3. When obliged by necessity to go to law for his right, to do it with civility, with tenderness, without exposing the debtor more than needs must, and without putting him to more than necessary charges.

As it is in matters of debt, that all possible means should be used to avoid coming to extremities with the debtor; so in matters of contest as to right and wrong, the honest peaceable tradesman will, as far as in him lies, prevent a decision at law: if it be possible he will bring all differences to a friendly accommodation, by expostulation, by application, by arbitration, nay, and even abating sometimes much of his demands, for peace sake.

When two tradesmen of this pacific temper meet, a reference never fails to put an end to all disputes between them. A man who means honestly, is never afraid or ashamed to refer all his differences to the next unbiassed and indifferent man he meets; he embraces all occasions of bringing such things to an amicable conclusion; he leaves no stone unturned to persuade his opposer to convince him he is wrong; that he does him injustice; that to contend at law is but weakening himself, and injuring both; that it is but throwing away their money, which is the life and blood of their trade; like princes making war for trifles, where both sides are sure to be losers.

It is possible, that both the contending tradesmen

may be in the right, and both in the wrong; that is to say, one may be right in one particular, and one in another, while both the particulars are part of the dispute. If both are peaceably inclined, a grave neighbour, of a healing disposition, a man of sense and temper, being called in, never fails to make up the breach, to reconcile all the differences, and show them how easily they might, with the help of a little moderation, have done it without him.

On the other hand, if two tradesmen, who are men of passion, hot, quarrelsome, and given to law-suits, happen to meet in a breach, it is like two enemies meeting in a mine; one brings fire, and the other gunpowder, and both are blown up together.

In order then to prevail with the man of business to act upon a better view, and with wiser measures, we need do no more than recommend to him the example of the litigious tradesman; when, as we say in other cases, he meets with his match; when two such fiery, hot-headed people meet together, let him but calmly observe how, like two mastiffs, they worry one another; how they waste their substance in the needless expense, raise their spleen in the aggravations and provocations which they meet with in the proceedings; for the rage rises with the expenses, and the men are like two lions in two cages, who are tearing one another in pieces, in imagination.

The very nature of going to law intimates that this is, in every wise man, an act not of choice but of necessity; and surely it ought to be so; and no honest man will proceed in this manner with another, if he can avoid it; for who would choose to get that by war, which he might obtain with peace?

Going to law is an appeal of right, and ought always to be done with temper; for the only justi-

fiable end of going to law is, that right being first done me, I may be at peace, may live in charity and good neighbourhood; otherwise we make the breach in a civil matter become criminal.

For men to make a dispute at law be a formal quarrel, engage their passions in the difference, and turn their trade-breaches into breaches of temper, and breaches of charity; this is to put off the Christian and the man of sense both together.

This way of going to law had a terrible event a few years ago, in this nation, and left a bloody example, in the late duke of Hamilton and the lord Mohun; they had been many years contending at law about an estate, and, meeting occasionally while the suit was depending, the heat of the legal process broke out in an illegal flame; they differ in words, give and return disobliging expressions; this kindles their passions; both hot, both brave, and neither of them overmuch master of his temper; in a word, they quarrel, a challenge ensues, they both meet, both fight, and are both killed. The story is too well known, and was too lately acted, to be forgot.

If the tradesman may not go to law, but upon evident necessity, and not till he is satisfied he cannot obtain his right any other way, it follows of consequence, that he should not proceed in it with personal feud and animosity; as he should enter upon it with reluctance, so he should go on with it in the same temper; always preserving a willingness to be reconciled, and to make an amicable end of the dispute; always testifying, that he seeks nothing but his right; and, that once granted, he has no further view.

This leads me to the great article of a tradesman's tenderness and compassion to his debtors,

who are justly his debtors, but perhaps are not always able to answer his demands, or at least not to answer them in their due time, either when he expects it, or indeed when reason demands it.

Yet even to such, the good, the humane tradesman will treat them with tenderness. It is true, he ought to be paid, and the debtor ought to show a just endeavour to pay him; for it is but too true, there are some litigious tempers, even in debtors, that will abuse the utmost patience, that will delay payment, even when they are able to answer the debt; in a word, that will not pay till they are forced, and that wickedly take all advantages possible to evade the payment of just debts, whatever charge they are at, or whatever charge they put others to.

With these I am not directing the tradesman how he should act; as they ask no pity, so they certainly deserve none; they are not only mischievous to themselves, but they are the cause of much severity to men of better principles, who suffer sometimes very deeply, because they are not distinguished from men who act knavishly and deceitfully.

But the creditor will soon distinguish the industrious poor tradesman, who would pay punctually if he could, and who does pay as fast he is able, from the litigious defendant tradesman, who, though able to pay, stands out to the last against a just debt: tries all possible shifts and tricks of the law, to evade, to delay, to put off; suffers judgment by default to protract time; brings writs of error, to hang up the cause, as they call it; and at last, either carries his goods away and breaks, or otherwise makes it up as well as he can, to the loss of the prosecutor, as well as himself: I say, the differ-

ence between these two may be clearly discovered with very little care and caution; and the tradesman then will know how to govern himself.

For the poor honest tradesman he forbears him, takes the money as he can pay it, shows him all the tenderness and compassion that good temper and good principles dictate to him; and by this means often gets in his debts, which, under a rash and rigorous prosecution, would have been lost, and the poor debtor ruined also.

And this indeed is what I mention it for: a tradesman who is in condition to forbear an industrious, decaying, or reduced fellow-tradesman, will find this a general truth, with very few or no exceptions, that forbearance has saved many a poor tradesman, and been a means to his recovering in the world; while cruelty, and furious falling upon him, has run down and ruined many a one, whose circumstances have been otherwise not desperate.

For it is an unhappy truth with many tradesmen, that misfortune seldom comes alone. The case is often derived from this original, that a rash, passionate creditor not only falls upon him, but does it perhaps with spleen and passion; and by this means exposes the unhappy debtor to the common talk of the place, brings other demands upon him, one in the neck of another, till the man, not able to stand a storm, though he might have stood against a blast or two, is overwhelmed at once.

It is a terrible article to a poor tradesman, when he falls into the hands of a creditor of this litigious, quarrelsome temper; he is sure to find no mercy, no good usage, no civility from him; and at the same time he hurts his own interest; for it is more than probable, that, with a little patience, he might have been paid all his debt.

Let me therefore repeat my advice to the creditor, for his own sake, if not for his debtor's sake.

1. To court no trade quarrels; to go to law with nobody, though for his just due, if it may be obtained without it. What reasonable man will seek his right by violent and rough means, that may obtain it by soft and smooth methods?

2. To try all the methods of gentleness and patience, which a forbearing temper can dictate, or which prudence, and the safety of his debt, will allow, before he proceed to rigour and prosecution.

3. If he is forced to such prosecution of right as the law directs, yet to act in it so as may testify the reluctance of his mind that he is forced to act as he does; and that nothing of heat or passion has moved him to it, but the mere absolutely necessary care of his interest and family.

4. To proceed with all due caution for the reputation of his debtor, without exposing him where it may be avoided, without putting him to needless and extravagant expenses, and, if possible, without leaving him to the cruelty and exacting violence of bailiffs and attorneys.

5. In a word, to be always ready to put an end to such prosecutions by arbitrations, where the nature of the thing will allow them; and upon moderate terms where they will not; rather abating, than rigorously exacting, the utmost of his demands.

This is the temper of the truly Christian and peaceable tradesman; this will gain him two inestimable blessings, the most valuable in life; namely, peace of mind, and the love and esteem of all his honest neighbours.

CHAP. XL.

The almost certain good effects of an honest diligence in a tradesman. Hope, the strongest spur to industry, and the anchor-hold of the unfortunate. The happiness of preserving a clear conscience in the midst of trading disasters. The particular felicity of trading men who are able to restore their characters when they retrieve the power, and have the will to do justice to their creditors. No condition so despicable, in an English tradesman especially, but he may recover by diligence and application. That this, therefore, as well as common humanity, should free the fallen tradesman from the insults and contempt of the richer sort.

As it was the encouraging saying of a wise man, relating to the general changes of life, it is much more justly applied to the misfortunes of a tradesman, *Nil desperandum ;* a diligent tradesman ought never to despair. And truly diligence is so absolutely necessary to a tradesman's prosperity, that without it he ought never to hope.

Hope is the strongest spur to diligence; and he that works without it, will never hold it long. As long as a tradesman has any hope, he will be sure to struggle with misfortunes; and as long as he can struggle, he may hope. A tradesman is the best fitted to struggle with disasters of any part of mankind; give him but liberty and something to begin with, he will not fail to engage in something or other that will turn to account. No people in the

world recover the most desperate circumstances like them.

A fallen tradesman should therefore always hope, and his hope will always keep him alive. A man that will lie still should never hope to rise; he that will lie in a ditch and pray, may depend upon it he shall lie in the ditch and die. This has determined diligence to be absolutely necessary to deliverance, as legs are to progression.

Application may be justly called nature's crutches; he that will not help himself shall never be helped. Heaven is always able, but heaven always requires us to be a means to ourselves, and seldom fails concurring with those means; nay, it is so far heaven is pleased to concur, that it gives the very honour of our prosperity to ourselves, as if we were the causes of it: *The diligent hand makes rich.* We know it is the hand of heaven that makes rich; but the text gives it to the hand of diligence, as if it were to encourage the man to application, and to bestir himself heartily; promising him both the advantage and the credit of it, both the honour and the reward.

I have spoken to the subject of industry at large in the former volume; but I have not mentioned it as a distress, and under the weight of discouragement, which is what I now propose.

A tradesman sets up, falls, and sinks under misfortunes, and is undone. If he is a man of no spirit, indolent, dead-hearted, and desponding, he is indeed utterly undone; he despairs, faints, skulks under privileged places or characters, and at last sinks and dies. I have seen too many do thus, merely for want of spirit and courage to work through disaster.

But the vigorous restless man of diligence never lies still there; he struggles, he strives with creditors, to get free; if that will not do, he gets abroad,

turns himself round in the world; nay, I may say, turns the world round with his application; if one thing fails, he meets another; if not in one place, he seeks out another; he never gives out. I have known a tradesmen rise and fall several times, and never give it over, till at last he has conquered the world, and risen to stand.

And, indeed, nothing but unwearied diligence, and invincible courage, can work a man into business, who is once tossed out of it by the misfortunes of trade. Trade is like a rolling sea, that sometimes one wave washes a man overboard, the next returning surge washes him on board again; as one breath of wind puffs a candle out, and the next puff blows it in again. A tradesman is never out of hope to rise; he often revives, when the very name of him is, as it were, buried and forgotten; if he is in this part of the globe, or in another, it is all one; his hand, or head, or both, is always at work; he rolls about the world like a snowball, always gathering, always increasing, till he comes to a magnitude sufficient to exist of himself; and then he boldly shows himself in the same orbit in which he first shined; and if he returns from the captivity of his fortunes, with an addition of integrity to that of wealth, he returns with an advantage that wipes out the infamy of his former miscarriage, and shines the brighter for the dark cloud that has so long covered him.

Thus I have known a tradesman come back after many years' absence from his business and his family; and, having met with happier turns abroad, has called his creditors together, and, though discharged from legal demands, has thought himself obliged to make equitable satisfaction of the debt, as much as if it had been still owing in due form.

Such an one, by this gallantry of principle, tes-

tifies it was really at bottom in all his actions, whatever the unhappy exigencies of his circumstance brought him before under the absolute necessity of doing. For I must always be allowed to say, that absolute necessity too often forces distressed tradesmen to do things which they are penitents for to the last hour of their lives, and which their very souls abhorred in the doing.

But how glorious a testimony is it to the fame and character of the man, when, through the many disasters of a long unhappy life, he returns fraught with honesty and a good conscience; and, without any evident force, pays the widows and the orphans, whose families had suffered by him, and who had, as we may say, forgotten the ancient injury, and retained no hopes of such a free-will offering, however due in justice!

Nor must I forget to take notice of the many mourning penitents, who have the same honesty in intention, but are not blessed with the same opportunity of making reparation of wrongs, and restitution of injuries done to others; whose grief it is, that they cannot do it, and who sincerely wish for the occasion. I cannot doubt but there are many such in the world, and have always been such: nor that righteous heaven accepts the sincere resolution of such, for performance, though they have not been blessed with the means to perform it.

Yet, if I might be allowed here to speak a word to the distressed tradesman in the worst of his circumstances, that favoured of anything serious, it should be to urge him to maintain the principle entire; as the best means, at least, to hope that he shall have the occasion put into his hand, not by way of meritorious honesty, but upon this dependence, that as heaven alone can support the principle, so it may be hoped God will, one time or other,

join the means and the end, and make him able to do what he sincerely desires to do.

I know no circumstance of life gives greater testimony to a man's integrity, than this of a tradesman; a man in any other capacity seems to be entirely without so much as a view or prospect of it; for in all other disasters of life, once unhappy, is to be ever unfortunate; once branded with reproach, is to be ever wearing that mark of infamy; it is alone the tradesman's felicity, that if he recover his disasters, it is in his breast too to recover his character, to restore himself to the opinion of good men, and set himself right in their esteem.

How many gentlemen have I heard lament their unhappiness in this circumstance in particular, that would have sacrificed their lives to recover but the name of honest men, which perhaps for one early slip, leaves a 'but' in their character, like a bend in their coat of arms, to be remembered as long as their names are known.

What examples might we not give in history of this, particularly in two of the greatest men of their days! The first of the good lord Cranmer, archbishop of Canterbury, who, to show his execration of that one, and, perhaps, that only one, ill action of his life, with an inimitable constancy, thrust his right arm into the fire, and held it there to the last gasp of life, crying out, Burn, unworthy right hand! being the instrument by which he recanted his religion.

The other was the truly great man, the lord Bacon, who, though otherwise generous and good, fell once into the crime of corruption, and sunk under the infamy and misery of it, and could never, by the greatest testimonies of penitence, and of a real grief for the fact, recover his character; and the weight of it broke his heart.

But the tradesman, however miserable in his fall,

however scandalous in the circumstance of it, however great the infamy, and with whatever aggravations his ruin has been, yet if once he appears with a generous honesty to discharge his old obligations, and pay off the debts contracted in his distress, he becomes the darling even of fame itself; he gains an applause infinitely superior to all the reproach he suffered; he has ample amends made him by the world, in a manner so much to his advantage, that I know no case that comes up to it.

Nay, that which seems to requite the man, and make his very memory satisfaction for all the unworthy blasts it had before cast upon his reputation, and that not only in kind, but with interest, is this; viz., that it is ever paying the debt, for it has never done with it; the man's name is never mentioned, but the remembrance of this pattern of his honesty is annexed, as if it were an appendix to his history; it is a debt due to his memory, paid with interest.

I cannot but say this is a particular encouragement to a tradesman to be honest; because, whenever he pleases to be so, all his trading miscarriages are forgotten, all his false steps are buried in that one action of integrity, and he is called an honest man; nay, the honestest of honest men, ever after; without so much as one reflection of dishonour upon the worst of his past life; he is washed clean from every spot; he is clearer than an innocent, that never offended; for he is spoken of with such an addition of honour to his character, that a simple life of honesty, though in the highest degree, seldom attains to.

To fall, is common to all mankind; to fall and rise is a particular that few men arrive to; but to fall into the very dirt of scandal and reproach, and rise with reputation; to fall with infamy, and rise with applause; to fall detested, and rise caressed

and embraced by all mankind; this, I think, is a kind of 'peculiar' to the tradesman, nay, to the unhappy, unfortunate tradesman, who, by this one turn of his affairs, is lifted out of the mire into a station of life infinitely superior to the best condition he was ever in before.

It is observable, that it is not so easy to recover the ruined fortunes of a tradesman in other nations as it is in this; which, I believe, is owing to the great flux of business, which is certainly greater in England than in any other nation in Europe, or in the whole world; and we shall see more into that part, when the magnitude of the British commerce comes to be spoken of.

Upon the whole, the English tradesman, though unfortunate, is a kind of phœnix, who rises out of his own ashes, and, if he is prudent, makes the ruin of his fortunes a firm foundation to build his recovery upon; and I know no man that sinks with greater hope, and rises again with greater advantage, than he.

This, if there was nothing else in it, should make his neighbour tradesman cautious how he uses him ill in his misfortunes, and how he triumphs over him, as if he was like a dead tree plucked up by the roots.

No doubt but the poor distressed tradesman may have been obliged to do things he would not have done; he may have been forced to run in debt when he would not; to take money when he could not refund it; to touch trusts committed to him; to promise payment, and break promises; these things his distress has driven him to do, not his choice; and it is a hard thing upon him to be upbraided by a rich man, who perhaps tells him, he never did thus and thus.

You never did so! we may reply; was you ever

tried? was you ever distressed to make payment, and did not promise without a prospect? was you ever in prison, and would not make use of another man's money intrusted with you, to fetch you out?

He is the honest man that has stood the test of the ordinary and extraordinary question in that case; and who can say he has starved rather than touch his neighbour's loaf? It is he is the knave who can pay, and will not; but for him that would pay, and cannot, he may be as honest as he that does pay because he can.

When the poor broken tradesman first fails, he bears all these reproaches, that's true; but when he rises again, and pays every man punctually again, not needing to do it, having been legally discharged, then he shines brighter than before, and obtains a more splendid character than he that never failed at all.

As then the fortunes of the rich tradesman are never known till he is dead, so the fate of the bankrupt is not concluded while he is alive; his principles are not fully shown, and therefore his actions should not be censured till his bottom is wound off, till he has done with the world, and the world with him.

What, then, can the tradesman say for insulting the reputation of an unfortunate brother? Let his own bottom be wound up first, and then he may speak with the more assurance; for a tradesman neither knows himself, or is known, till then; and it greatly reproaches his own character to have him triumph over the disasters of another; and this as well in point of true policy, as humanity and prudence.

CHAP. XLI.

Of the particular dangers to which a rich overgrown tradesman may be liable on his leaving off trade, which is another critical part of his life.

We will now suppose that the rich tradesman is winding up his bottom, and determined to retire from business; and because it will be necessary to mention some given sum, we will suppose that he is worth, clear money, 20,000*l.* which, at 5*l.* per cent. will bring him 1000*l.* a year.

We shall need to say very little to such an one, whose judgment and experience is so well approved by such an increased fortune; but yet as this is another critical time of his life, it may not be quite impertinent to say something; and if it be not of use to him, it may be matter of pleasing amusement to those who are looking forward to that sum, and have not yet arrived to it.

In the first place, then, I will venture to assert that he who has an estate of 1000*l.* a year ought to spend 500*l.* a year, and no more; and the laying up the other 500*l.* will always secure to him and his family, humanly speaking, an improving estate, though he trades no more, but makes the common advantages only which the increase of his money or estate will point out to him. For every two years he can add 50*l.* a year in land to his estate; and if he lives twenty years in such circumstances, adding the additional income, and the advances made by it,

he leaves his estate doubled, and grown up to 2000*l.* a year.

He that has been a frugal managing man in trade, can never, with his senses about him, turn an unthinking stupid extravagant when he leaves off. It is contrary to the very nature of the thing; it is contrary to the ordinary course of his life; he must lay aside all his experience, his understanding in business and knowledge of the world; for there is something so absurd in a life of imprudent expense, that a man bred in business can never fall into it, unless he has first forfeited all his former capacities, and is no more able to make any judgment of things.

Hence I think there is the less need to talk to the tradesman upon this topic, after he has laid down and is listed among the gentry. But there is another, which, though I have touched upon in the progress of this work, and of the tradesman's fortunes, is very necessary to warn him of once more, at this critical juncture, when he begins to cool in his trading warmth, and has resolved to lay down his business; and that is, that he avoids entering into great projects and undertakings, to which he may be induced by flattering prospects and large sums in hand drawn out of business.

I could name some of the vast undertakings which deep heads have run into, which have been too great for any single hands to manage, too heavy for any single backs to bear; such was farming the revenues of Ireland, by alderman Forth, engrossing the long cloth and sallampores, by sir Thomas Cook, building whole streets, or towns rather, besides Osterly House, by Dr. Barebone; planting colonies in New Jersey, Pennsylvania, and Carolina, and many others; all which mortally wounded the fortunes and credit of the undertakers of them, even after they were worth

sixty, seventy, or eighty thousand pounds a man, and thought themselves out of the reach of accident.

And, to come nearer to every man's remembrance, the late times of distraction, in the year 1720; how many overgrown rich tradesmen were there who had happily retired to enjoy what they had got, and yet came in, at the unhappy summons of their avarice, into that public infatuation; and so ruined at one blow the fruits of forty years' unwearied diligence and labour?

And, indeed, what temptation but that of mere avarice can lie in the way of a man possessed but of 20,000*l.* to run into new adventures? What can he propose to himself better than what he already has? If it be to get an estate, he has one of 800*l.* or 1000*l.* a year already, and a moral certainty of increasing it greatly, without running any risk at all. Such an one, therefore, has nothing to do but to be quiet, when he is arrived at this situation in life. He was before, indeed, to amass this fortune, obliged to be diligent and active; but he has nothing now to do but to determine to be indolent and inactive. The money-wheel is set going, and it will turn round now of itself, without any of his care or pains, and bring a certain yearly augmentation into his pocket.

Yet it must be confessed this part is pretty difficult to be acted, and that makes the caution more necessary, by a man bred to business, bred to be always looking sharp out, watching advantages, and then taking hold of them, and improving every hint to his own interest; for such a man to sit still and do nothing, to see the world flow up to his very teeth, and not open his mouth to take it in, it is against the very current of his blood, he can hardly do it; nature, reason, and everything about him, at

least by their outsides, invite him to come in and be made at once, as is the tempting phrase. But a good judgment, and the event of things foreseen at a distance, will withhold him; his reason will bid him stand fast where he is, and to know when he is well. If sordid Interest says, Come in, and be made, he prudently answers, Why, I am made already; I don't want it. If Avarice says, Come in, and be rich, he answers, I am already rich, and can, with patience, be as much richer as I please.

Let us then resume, as briefly as may be, the main point in view; and behold the rich tradesman left off, and having converted his money into solid rents; he has, then, laid down the tradesman entirely, and commenced gentleman. He is sensible that in this light, quitting all thoughts of other employment, he has one established business before him, and in that he is effectually safe, has no risk to run, no dangers to apprehend, and that he may grow still richer without possibility of miscarriage; and that is, as has been hinted, to live upon one half of his income, and lay up the other half; such a man is, if any man can be said to be so, out of the reach of fortune or misfortune; no casualty can reach him; it is next to impossible he can be hurt.

Prudent management and frugal living will increase any fortune to any degree; I knew a private gentleman, whose father set him up with 20,000*l.*, and bid him go and set up for a gentleman, for he would not let him meddle with trade. The father had gotten a great estate by merchandise, but told his son, 20,000*l.* was a very good trade, and if he managed it well, he would be rich without running the risks of a merchant.

The young gentleman took the hint, lived frugally, yet handsomely; purchased an estate of 1500*l.*

per annum with his own stock, and his wife's fortune, which was very considerable.

In this manner he went on for some years, till his family increased; he spent about 300*l.* per annum, then 400*l.*, and at length 500*l.* Before he came to spend 400*l.* per annum, he had raised his estate to 1800*l.* per annum, by the mere increase of its own income, always putting the money out as fast as it came in, upon the public securities, which at that time paid 7*l.* per cent. interest. At the end of fifteen years he had raised his estate to 2500*l.* a year, the subscription, or engraftment, as it was then called, to the bank, falling in at that time; when his estate was thus large, he increased his expenses to about 800*l.* a year; and at that time his old father died, and left him a vast addition to his fortune, of between fifty and sixty thousand pounds in money and rents; so that when it was all put together, he had a clear estate of between five and six thousand pounds a year.

As he lived in a handsome figure before, so he did not at all enlarge his equipage on this occasion; but his family growing numerous, and also growing up, obliged him to an expense of about one thousand to one thousand two hundred pounds per annum.

This man lived twenty-two years after his father's last lump was left him; and going on upon the same prudential improvement as above, it was found, at his death, that he had 16,000*l.* per annum stated revenue, and almost 90,000*l.* in the Bank, Exchequer, and such other public securities, as were to be esteemed ready money; and, upon a just calculation, it appeared that in twenty-five years more, had he lived so long, he must have been worth two millions sterling.

It is true, this was raised from a capital beginning; but it is as true that every beginning,

where the expense is within the compass of the income, will do the same thing in proportion, and that without any risk of miscarrying.

Nor does he, in such a way, increase by art and by craft, by management of stock, or making gain of this or that particular thing; he increases by nature, as one may say, by the mere consequence of things; if six come in, and four go out, there must be two left behind; nothing can break in upon the security of this man's affairs but some public calamity; such a war as should expose us to public invasions and depredations of an enemy, who might ravage the land, and burn down the tenants' houses; and even in such a case they could not carry away the land; the fee simple, with after years of peace, would restore all again.

Why, then, should the tradesman look anywhere but right before him? If he is withdrawn from trade, let him fix his staff down there, and never turn to the right hand or to the left; he has an estate and an establishment for his life; by that he stands, and keeping to that, he can never fall; let him resolve to give the negative to every proposal, to every offer, however advantageous; and till he can do that, he is never safe.

An estate, as an estate, is in no danger but from the kitchen and the stable. Nothing wounds it but the table and the equipage; if the expense is kept under the revenue, the man will always grow and be always growing; if not, I need not say what will follow; causes and consequences are always steady and the same, and will ever be so to the end of time.

There are also many disasters in trade, which sometimes bear hard upon even the most capital tradesmen; and that so hard as to hazard their ruin, even in the highest of their fortunes; and this is

another reason why a man who would be safe, and out of the reach of hazard, should quite have done with it; and that is, the sudden rising and falling of any one particular article in trade. How have such unforeseen accidents sunk a particular tradesman four or five thousand pounds at a time! This I have known frequently happen, and that in several particular sorts of goods. This dips deep into a man's fortune, though he should be so overgrown as we have now described; the sudden surprise of fires, as such disasters are sometimes circumstanced, and especially before the late insurances of goods in warehouses were set up, have also had terrible effects upon great stocks and fortunes, that have made large drawbacks, even upon men of great wealth, where they have happened; and added another reason why a man, who would be safe, should entirely quit trade, or not at all.

Bold adventures are for men of desperate fortunes, not for those whose fortunes are made. Men furnished for great attempts must be men who have great expectations: when you mount the man upon the pinnacle of his fortunes he is past the pinnacle of his enterprising spirit; he has nothing to do then but to keep himself where he is.

He that has traded twenty or thirty years must have seen the beginning and end of many a fair outside; must have seen many a plausible proposal vanish into smoke, and end in the same emptiness where it began; for such an one therefore to dip in air and vapour, and buy the fancies of projectors and undertakers with the solid substance which he has laboured so many years for, it has something so preposterous in it, that one would think no man of ordinary experience could come into it; and yet nothing is more frequent than to see such men, who have been cunning enough for all the world before,

drop into the weakest snares, and be made dupes of at last by the meanest and most scoundrel projector.

On this account, and because of the many examples there are to be given where such men have miscarried, I think this advice is seasonable; and no tradesman will think himself affronted, if, from the frequent examples of men ruined by such mistakes, I venture to argue, that no man is above the caution, no man so secure as not to want it.

CHAP. XLII.

That the rich tradesman, leaving off, should endeavour to quit the world of trade in peace, and go off in a calm, with the good word of the rich, and the blessings of the poor; and, whatever he was before, be well spoken of at last.

HAVING given this necessary caution, and seen the rich tradesman determined to retire from business, let us say one thing more to him before he actually commences gentleman, and so he is out of the reach of our subject, which is principally directed to men in trade; and that is, to exhort him to leave business with a good character.

It cannot but be to the advantage, as well as the honour, of such a man, to come off clean, to wind up his bottom well, to leave no tangled skeins, no broils upon the hands of his successors in trade, and no slurs upon his own reputation, when he has given it over; that he may not go out of business, as some go out of the world, like the snuff of a candle, with a smoke and a stink. I would recommend it to him to pay every man handsomely,

wrangle with nobody, bring no contested accounts, no quarrels, no suits at law along with him; but as he pretends to sit down easy, so I would advise him to make everybody easy with him.

A man that leaves his business with the reproach of a thousand little quarrels about his ears, rather hides himself from the world than sits down to enjoy it; all the tradesman's accounts should be fairly and quietly closed, all disputes calmnly ended, and all mouths amicably stopped.

It is an uncomfortable thing to be pursued from the shop to the retreat with the clamours of oppressed families, the noise of the poor, or the insults of the rich. I am to suppose, if a tradesman is leaving off, it is with the usual saying of the rich men that withdraw from the world, that he may enjoy himself; that he may live in quiet and peace at the latter end of his days, without noise, and without hurry. And how can that be done, when the remaining disputes of twenty years' standing continue unsettled, and all the little brangles of forty years' trade hang upon and haunt him to the last?

The tradesman's leaving his shop, is like another man's leaving the world; he should resolve to die in charity with all men; it is a trading death; he dies, out of trade, as much as another dies out of the world; he should therefore endeavour to go off in a calm.

A tradesman is not properly said to have quite left off, or be out of business, just by his shutting up his shop, or putting another into it; unless he has evened all differences, and adjusted all his disputes with the world; it is not enough that he has paid all his debt, as he calls it, if there are open accounts and demands, either upon him, or by him upon others; in either of the cases, the man is still

involved, and, which is worse, embroiled with the world; those tangled skeins are as apt to raise slurs and bring scandal upon him at parting, as anything whatever; and the avoiding these things, as much as may be, is, at least, a part of what I call going quietly out of trade, and parting amicably with the world.

Especially I lay the stress of this upon such cases and such disputes wherein he is plaintiff, not defendant; where perhaps he is injurious, or at least is said to be so, and rigid in his demands; taking the utmost advantages in accounts, upon the deficiency of a debtor's books; for all are not equally careful: here parcels of goods may be delivered to him, and yet the persons not able to make due proof; there receipts for money may be mislaid, or not be carefully preserved, or perhaps money has been paid, and the receipts omitted, and the rich tradesman, at finishing his accounts, refuses to allow them, though perhaps he knows them just, taking advantage of the other's negligence. In all these cases, the tradesman brings an ill character upon himself; and this he should industriously avoid; he ought to acknowledge goods that he knows he has had delivered, money that he knows he has received; and not put the poor tradesman upon the proof of things when he knows he has been negligent. He ought not to take mistake for a balance, and make a poor tradesman debtor to his ignorance. Such an act of open honesty, acknowledging money paid, though without a receipt, and goods delivered, though without an evidence, will do him more honour, besides the justice of it, than ever money twice received will do him good.

Also, by leaving off quietly, and going out of trade in a calm, I mean that he should do generous and kind things by the world at parting; not ex-

acting the utmost penny with severity, where it cannot be had without distress; not doing hard things by any man, which, at another time, he would not do upon the score of further trade; and tear mankind to pieces, with this expression, What do I value this obliging him? I shall trade no more with him; I shall get no more by him, and therefore I will have my money.

By this rigid method the rich tradesman may indeed hurry in those of his debts that are current, and where the debtors are able; and though it is with difficulty to many, yet they who are any way in condition to pay, will do it. But two things will certainly follow: first, those that pay him in that manner, and especially those that do it with difficulty, will reproach him with incivility and ingratitude, after long, fair, and friendly usage, and after having gained many thousands or hundreds of pounds by them.

And those who cannot bear the hurry, though with patience and easy good usage they might have paid all, yet are overthrown, fall under the violence, sink, and are undone; and so the eager, merciless, but avaricious creditor, loses the debt he might have saved, and gains the scandal of a cruel creditor into the bargain.

As nothing is of more value to a tradesman, while in business, than his credit, so nothing can be of more value to him at his going out of business, than his reputation; to trade fairly and leave off handsomely finishes a tradesman's scene of business, and finishes it the most to his advantage, and in the best manner he can desire, and he goes off with applause. It is a part of wisdom, and of a true greatness of mind, not to value what the world says slanderously and unjustly of us; but it is

always the study of good and wise men, and is not unworthy that greatness of mind to act so as that no evil can be spoken justly, and with cause.

Every wise man studies to merit the praise of wise and good men, and to merit it by wise and good actions. To be evil-spoken of may be the lot of a good man; but to be spoken of for evil, is only the just due of a criminal; it is one thing to be accused, and it is another thing to be falsely accused; as it is one thing to be charged with a crime, and another to be guilty; the first a wise man laughs at, the last he trembles at.

As reputation and credit in business is a treasure, and esteemed so by all tradesmen, as dealers; so to go with reputation out of business, is a treasure every man should esteem and covet as a wise man, and as a Christian.

Now no man has more advantage in this particular than a tradesman, if his character was anything tolerable before; by leaving off well, he puts himself in a capacity of forming a complete fame, as to business; nay, if he had but an indifferent good name before, yet if he goes off clean, he wipes out all the blots at once, if they have not, like a tincture in grain, stained too deep to be discharged.

A tradesman that has been in good business must necessarily have a large acquaintance; his employment requires it; at his laying down he drops his general knowledge of the world, his common and ordinary society, and reserves only a particular chosen few, whom he sets by to call friends; forms an interest of intimacy and friendship with them, and preserves it after the rest are all dropped and forgotten.

But he does not commence a breach with the rest, neither ought the singling out a few particular friends for his confidants and company, to disoblige

anybody; for no man can be affronted that he is not made a friend because he was a customer, or claim that he should be a particular friend afterwards because he was a general acquaintance before; but yet every wealthy tradesman, who is a man of sense, will strive, at his laying down his business, to do it with the smiles of his friends, and the good word of his enemies; with the blessings of the poor, and the favour of the rich.

With what advantage does an honest tradesman leave the world, when he shows himself easy with his debtors, giving time to some, and even acquitting others, where pity calls for it. As a good Christian dies in charity with all the world, so he goes off the stage of trade with a general kindness in his breast to all mankind; he gives every one good usage, and receives the like; the poor pray for him, the rich are fond of him, and all men speak well of him.

If a man has been a fair trader all his life, if he has acted justly and honourably in the world, if he has been a generous open-hearted neighbour, a fair dealer, quiet in his disposition, a man of prudent management, he finds it as easy to preserve the good will of mankind at last as he did to gain it at first; but if he has been a sharping, cunning, overreaching dealer; if he has been a cruel biter and devourer of the poor that laboured under him, obliging them to make brick without straw, shortening their wages and increasing their work; making them first beg for work and then beg for their pay; taking advantage of the poverty of the seller to buy under the true worth of the goods; and, in a word, oppressing not the tradesman only, but the trade itself; he meets with the reward of it at last, and goes out of the trade with as ill a name as he lived in it; he entails even upon his memory, as a tradesman, the curses of the poor, the reproaches of the

rich, the ill word of everybody, and has the good word of nobody.

It is true, the world may sometimes run against a man's character in a strong current of general dislike, without a due cause; and common fame does not always do a man justice; but this is very rare, and happens rather in other things than in trade; as in public affairs, in politics, in religion, and opinion; and it is particular to such cases, because those things generally run by parties and factions, by schisms and divisions in principles, and the like.

But in trade it is very seldom thus; the world is generally more just in this part of life, than in any other cases. If a tradesman is just and fair in his dealings, if he is compassionate and kind to the poor, if he performs his agreements punctually, and pays his poor workmen cheerfully and generously, he carries the fame of it after him, and retires with the good will and the good word of all the world. Nay, which is something unusual in most other cases in the world, they are as extravagant in their applause, as they are, on the other side, of their clamour; and will set him as high above his merit as they will run another down below it.

As, then, this is the way of the world, and that people do and will act thus by one another in all such cases, it is in the tradesman's view, and consequently in his choice, upon what terms to stand with mankind at parting; and though it is true, a wise man will not overrate the popular opinion, whether for him or against him, yet I cannot but think every man would rather go off the stage with the good will of his neighbours than with a general odium.

And I cannot but recommend it to every tradesman to do so, for this reason; because the merit of the first is ordinarily founded upon a just and hu-

mane course of life, doing things commendable and praiseworthy in themselves, and which a wise man ought to practise, whether they were rewarded with due acknowledgments from the world or no. On the other hand, the merit of the second is generally founded upon justice too; that is to say, the man, by a long series of unfair dealing, or of unkind and cruel usage, and other the ordinary vices of a griping, overreaching tradesman, justly brings those things upon himself; and he may so far be properly said to suffer as an evil-doer; that is to say, to suffer justly, which no wise man can desire to do.

This is the reason why I lay so much weight upon that point, and argue so much for the tradesman's laying down his business upon good terms with the world. I am as much for despising slander and reproach, as any man, and as any man ought to be. I think it a *brutum fulmen* in its own nature; it is a thunder without a bolt, a cannon fired without a ball, rage without a weapon, a snake without a sting, and a good man has nothing to fear from it.

But then we must add this; that he who can hold up his face to the world, in the teeth of a general clamour, and yet be at the same time guilty, and know in his conscience that he merits their reproach, and that they have reason for what they say, is arrived to a degree of the utmost degeneracy, and must have some assistance from one whose name I need not mention.

CHAP. XLIII.

Of the tradesman's being purseproud; the folly and the scandal of it; and how justly ridiculous it renders him in the world; on the contrary, how estimable and useful a modest and peace-making tradesman, who has left off business, is to the whole neighbourhood where he fixes.

As I have cautioned the tradesman against being secure in his prosperity, so I cannot quit him without saying a word to him about his particular personal conduct in his prosperity; and that is, to avoid what a wise man will be sure to avoid, a noisy, surfeiting, troublesome bluster of his wealth, and of his great wisdom and good judgment in gaining it; this we call, and justly too, being purseproud; and it is the most hateful unsociable thing belonging to a tradesman; and yet it is what is very frequently seen.

If the tradesman is risen from nothing, to be even an alderman, it might suffice him that the very station of life he fills up in the place where he lives, declares it; his fur gown and gold chain, the ancient gewgaws of corporation pageantry, and the grave magisterial supporters of a tradesman's pride, might be sufficient to tell the world he is rich, without his never-ceasing tongue being always trumpeting out his own praises and his own wealth.

Or if I was to talk seriously to him, I would say, He should satisfy himself with being secretly thankful to Heaven for blessing his diligence; and not be

always boasting to men, as if his diligence was the merit, and that Heaven was only just to him in giving him the due reward of it.

I must confess, I think a purseproud tradesman one of the most troublesome and intolerable of all men; and this as well before he has left off trade as afterwards.

Before he has left off, he is so to his neighbours and fellow-tradesmen; after he has left off, he is the like among gentlemen; he insults every one of them in their turn, poor as well as rich; he lessens the latter, and perfectly tramples upon the former.

Such a man is generally a poor, empty, bloated-up animal, who at first begins from nothing, or something very mean; and having been lifted up beyond what he was, continues always lifted up beyond what he is; he is so, and will be so, because, though his stock of money may increase, yet his stock of pride increases still faster than his wealth; and though he made a contemptible figure among his brethren in trade, by reason of his pride and vanity, he must make a ten times worse when he leaves off business, and forces himself, under the sanction of his wealth, into the company of gentlemen. There is something so scandalous and ridiculous in the character of such a person, that I have not patience to bestow any more time about it, but choose to show its odiousness by way of contrast, in the amiable character of a tradesman of understanding and modesty, who has retired from business, and becomes a blessing to every society he visits, and to the neighbourhood in which he fixes, and is alike respected by all classes of men.

Such a man as this, as he rose by steps of wisdom and prudence, so he will stand upon the same bottom, and go on to act by the same rules, and not

run into the vices of trade, when he has thriven by the virtues of it.

As he got an estate by honesty, so he will enjoy it with modesty; he is convinced, that to boast of his own wisdom in the amassing his money, and insult the senses and understanding of every man that has miscarried, is not only a token of immodesty, but the infallible mark of irreligion; as it is sacrificing to his own net and to his own drag, to his own head and to his own hands.

A wise, sober, modest tradesman, when he is thriven and grown rich, is really a valuable man; and he is valued on all occasions; as he went on with everybody's good wishes, when he was getting it, so he has everybody's blessing and good word when he has got it.

If he retains the character when he has retired from business, which he deserved and gained when he was in business, he is a public good in the place where he lives; as he was useful to himself before, he is useful to everybody else after. Such a man has more opportunity of doing good than almost any other person I can name; he is useful a thousand ways, and many of them are such, by his experience and knowledge of business, as men of ten times his learning and education, in other things, cannot know.

He is, in the first place, a kind of a natural magistrate in the town where he lives; and all the little causes, which in matters of trade are innumerable, and which often, for want of such a judge, go on to suits at law, and so ruin the people concerned in them by the expense, the delay, the wounds in substance, and the wounds in reputation, which they often bring with them; I say all these causes are brought before him; and he not only hears and determines them, but in many of them his deter-

mination shall be as effectual among the contending tradesmen, and his vote as decisive, as that of any lord chancellor whatever.

He is the general peacemaker of the country, the common arbitrator of all trading differences, family breaches, and private injuries; and, in general, he is the domestic judge, in trade especially; and by this he gains a general respect, an universal kind of reverence, in all the families about him, and he has the blessings and prayers of poor and rich.

Again; he is the trade-counsellor of the country where he lives. It must be confessed, in matters of commerce, lawyers make but very poor work, when they come to be consulted about the little disputes which continually happen among tradesmen; and are so far from setting things to rights, that they generally, by their ignorance in the usage and customs of trade, make breaches wider rather than close them, and leave things worse than they find them.

But the old, approved, experienced tradesman, who has the reputation of an honest man, and has left off business, and gone out of trade, with a good reputation for judgment, integrity, and modesty, is the oracle for trade; every one goes to him for advice, refers to his opinion, and consults with him in difficult and intricate cases. In short, he may be said to be the trade-chancellor of the place; differences are adjusted, enemies reconciled, equitable questions resolved by him: he is not the arbiter, but the umpire: he is the last resort; even when arbitrators cannot make it up, he is chosen to arbitrate between the arbitrators; and not only adjusts differences before they come to a height, and so prevents the people going to law, saving them from the expense of their money, and the wasting extravagances of violent, and perhaps malicious prosecu-

tions, but makes men friends, when they are, as it were, just beginning to be enemies; and before the breaches are come to a head, he stops the irruption; acts the part of a moderator, calms the passions of the furious, checks the spirits of the contentious; and, finding out the healing medium which satisfies both sides, brings them to yield to one another, and so does justice to both.

Thus he is, in a word, a kind of a common peacemaker, and is the father of the trading world in the orb or circle wherein he moves; his presence has a kind of peacemaking aspect in it, and he is more necessary than a magistrate, whether he is in office or not.

Of such benefit to society is an experienced modest tradesman, who has retired from the hurry of the world, and delights to do good to his neighbours all around him: and I leave it to my readers to draw a conclusion from the two characters here represented, which is the most eligible.

CHAP. XLIV.

The various changes of trade, or commerce, from what it was in former times: that the tradesmen also are changed from what they were formerly: that although a great part of the national stock, which used to be all employed in trade, is now diverted by the public funds and stocks; yet the trade of England is a prodigious thing: but that these variations make a new state of commerce, and new instructions to trading manufacturers, necessary.

Having thus with a gentle hand, as it were, conducted the English tradesman through the several progressions of his business, from his first setting out in the world, till his retiring from it, and commencing a gentleman; it will now be very proper to give a brief view of that vast ocean of business, the British commerce, which gives employment and wealth to the active and numerous set of people we have been treating of, and is at the same time the foundation of the riches and grandeur of this noble kingdom; a kingdom which has so long been the envy and admiration of all its neighbours, and which we pray God may continue to be so to the end of time.

Trade may be truly called an ocean; and those that sail in it, however experienced, have always need of directions: the various changes and turns that it takes in the nature and consequence of things, and by the length of time, are such, that the most ex-

perienced tradesman may stand in need of new instructions and hints, and make daily discoveries of things, which he knew nothing of before.

How frequent is it to hear an old tradesman say, Trade is quite altered since I knew it; the methods are changed; the course of things is changed, the manner both of buying and selling is altered; the manufactures are changed, the very places where they are made are changed, the manufacturers remove from town to town, and the places know them no more; the markets remove where they are sold, and even the demands of them both abroad and at home; the very nations, to which particular goods were exported in former times, take none of them now; and nations which formerly made no use of them, are now the particular staple or market for them! As habits, and the form of clothing, are changed by the fancies and fashions of men, so trade is necessarily bound to follow the customs which the same fashions and fancies introduce. The manufactures, indeed, are in kind the same, because the principles of all manufactures are the same: wool, flax, silk, and hair, are the four grand principles and foundations of manufacture, as drugs and plants are the *materia medica*, the principles of physic and pharmacy.

But though the principles are the same, the management of the materials differs continually; invention forms the modes of wearing, and art follows as invention leads: the manufacturing is the effect of art, the materials are the work of nature; the first are variable, but the last is the same.

The various changes which trade has suffered, may be attributed to the several turns given to the manufactures by the invention of men; the violent removings of the manufactures, and the markets of them, from one city to another, and from one nation to another, by wars; the convulsions of nations, the

fall of old empires and states, and the rise of new ones upon their ruins.

In proportion to these, though not equal in degree, we see daily changes in the nature of our own particular commerce, in the kinds of our manufacture among ourselves, in their sorts, their value, the places of their making, and of their vending; and this makes room for new observations and instructions to the tradesman. He that was expert in business forty years ago, were he to take up trade again, at the end of half the time, would have need to serve a new apprenticeship, and learn new skill and judgment in the goods he formerly dealt in; and, in a word, would want just to begin where he began before.

And yet the materials are still the same; but the silks of Persia are transported to Italy, to France, and to Spitalfields; the raw silk is removed, I mean the very growth of it, from the banks of the Caspian, to the banks of the Mediterranean sea; and from the shores of Georgia to those of Italy: and the manufactures of Asia are infinitely outdone in Europe.

The fine linen of Egypt is removed to Holland and Flanders; and the dying of purple and scarlet, for which the Phœnicians were so famed, is lost to that part of the world, and set up in England and Holland.

So we likewise find several branches in England, some of them removed; the kinds of them altered, the demand for them changed, and that within our own memory, as shall be at large showed in its place.

This variety gives, as I have said, a new face to things; and the manufacturer has daily new rules to learn, new customs to set up, and new measures

to take, such as his forefathers never knew; and so it will be to the end of time.

It is become a policy in trade, to alter fashions and customs; not only in clothes, which is a part that was always variable in these parts of the world, but in the more durable kind of things, such as furniture of houses, equipages, coaches, nay, even of houses themselves; and houses built thirty or forty years ago, are now old-fashioned, and must be pulled down, to build more modish apartments; and we see more new houses at this time in England, built within twenty to forty years, than were built in England in two hundred years before.

This must needs give a new turn to the trade; and that of course gives new methods and new measures to the manufacturers; obliges them to a continual study of novelty, and to rack their invention for new fashions; introduces new customs, and even gives a turn to trade itself.

Upon this foundation, it becomes necessary to an English tradesman to give him a state of the English trade, an account of its present, not its past situation; and to let him see, not what it has been, but what it is; not what a tradesman was to do forty years ago, but what he is to do now, in order to carry on his business prosperously and successfully.

Nor has the state and nature of trade only suffered a change; but the tradesmen themselves are fallen into more extravagances, and make new kinds of excursions out of their business, run new hazards and dangers, and are ruined by new and different ways than they did, or indeed than they could be formerly.

In the good old days of trade, in which our forefathers plodded on, and got estates too, there were

no bubbles, no stock jobbing, no South-sea infatuations, no lotteries, no funds, no annuities, no buying of navy bills, and public securities, no circulating exchequer bills: in a word, trade was a vast great river, and all the money in the kingdom ran down its mighty stream; the whole wealth of the nation kept within its channel, and there were no new canals or side-drains laid open to abate its waters, to divert its current, and to carry its stream off from the ordinary course.

Whereas now near half the stock of the nation is diverted from the channel of trade to run waste, as I may say; and, like a river without banks, to drown the flat country, and spoil the industry of the husbandman.

In a word, trade is now limited and straitened in abundance of articles, by the diverting so vast a stock of ready money from it, as our stocks, and banks, and funds, carry out of that ordinary course; and by several other things which are accidents particular to these times, and which tradesmen were never acquainted with before: and yet it must be observed at the same time, that the trade and commerce of the nation is a most prodigious thing, notwithstanding these diversions from it; which is owing to the increase of manufacturing people, by means of the persecutions of our neighbours on the score of religion; and to other causes, which we propose not to inquire into in this place.

But be this as it will, it is certain that this makes a new state of commerce, and new instructions to new manufacturers, for carrying on their trades, and for the management of themselves, after the new methods of trade, very suitable to these times, and highly useful to our trading manufacturers; and this is the further design of this work.

Previous to this undertaking, and preliminary to

this part of it, it is necessary to mention, that I am still confining myself in this work, to our English trade; that is to say, the home trade and home traders, including a little of our shipping and sailing, so far only as it relates to our inland river navigation and the coasting trade, which belongs to, and is wholly carried on within ourselves; not at all concerning myself with the merchandising part of our trade, how great soever it is, and however well worth considering; for that is a subject too mighty for this work, and well deserves to be spoken of in a discourse by itself.

CHAP. XLV.

That England may be justly called the centre of the commerce of Europe. That it exports more of its own produce, and imports more of the produce of foreign countries than any other nation. A brief view of its importations only. A compendious account of the fund of our home trade.

It is no vain boast, nor any unjust partiality to ourselves to say, that England is at this time not only a nation of the greatest trade in the world, but that it is the centre of the whole commerce of Europe, if not of the whole trading world. I prove it by these two heads:—

I. It exports more value of its own produce, and of the labour of its own people, than any other nation.

II. It consumes more of the growth and produce, labour and manufacture, of foreign countries, than any other nation.

The first shows the value and excellence of its produce, and of its manufactures; and the demand for them in other countries.

And the second proves the dependence foreign nations have upon the English trade, for the consumption of their goods.

And, to bring it to the point in hand, both these show the greatness and prodigious extent of our home trade, which, without partiality, is certainly beyond any other nation in Europe; and, including Scotland and Ireland, which yet are not considerable in proportion to the rest, greater than all the rest of the inland commerce of Europe put together. As to our plantations or colonies, they are naturally to be included, their people being our own, and their consumption always to be reckoned as part of our own, their produce our produce, and their wealth our wealth.

It may be worth while to take a short view here of our importation of goods of foreign growth from abroad, which are chiefly made use of, and consumed at home. For, as for such as are exported again to other countries, I shall take but little notice of them in this place.

1. The wines and brandy imported from France and Spain, when our trade was open with France, was so great, that it is hardly credible. According to an account given in from the custom-house, they amounted as follows:—

Wine, 22,372 tuns.
Brandy, 11,291 tuns.

That trade being since checked by prohibitions and high duties, the brandy is indeed brought in by smuggling and clandestine trade, so that no esti-

mate can be made of it; and the channel of the wine trade being turned, we imported in the year 1721, into the port of London only, as follows:—

Portugal wine,	20,938 pipes.
Spanish wine,	14,147 pipes.
French wine,	999 tuns.
Rhenish wine,	358½ tuns.

All these wines are consumed at home, besides the several quantities imported in the outports of England and Ireland, and in Scotland; which, though uncertain, yet, by an ordinary computation, may be estimated at one-third of the quantity imported at London.

The importation of wine in Ireland, including French, and inclusive of the wines run on shore there, and at the Isle of Man, are indeed too low in this calculation by a great deal.

The importation of brandy has been nine thousand tuns a year; suppose it now at one-half; so that, by estimation, the British dominions import yearly from France, Spain, Portugal, and Italy, above forty thousand tuns of wine and brandy, besides Madeira wine yearly carried to our West India colonies, which, one year with another, amounts to above a thousand pipes a year.

2. The silk in bales, raw and thrown silk, including the East Indies and China, amounts to an incredible quantity, all which is manufactured at home, except a very small quantity sent to Ireland.

1000 bales and chests from India and China. raw silk.

2000 bales from Turkey.

2000 bales from Italy and Sicily.

The value of this, at but 100*l.* per bale, one with another, is 500,000*l.* per annum.

3. Add to this, that the fruit, properly called so, viz., raisins, figs, almonds, oranges, lemons, currants, raisins of the sun, particularly so called, from Alicant, Denia, and Xevia.

Other raisins from Malaga, almonds from Barbary.

Oranges and lemons from Seville, and Lisbon, and Malaga.

Oil from Seville and Lisbon, Cadiz and Oporto.

Other oil from Gallipoli, as also from Genoa and Leghorn.

Figs from Faro and Figuera.

Currants from Zante and Cephalonia.

Almost the whole quantity of these are imported except some oranges and lemons to Holland; France here, the Dutch or French take very few of them, has them of her own.

4. The importation of linen from—

Hamburgh,	Holland,
Bremen,	Flanders,
Russia,	Stetin,
Dantzic,	Konigsberg.

The quantity of linen imported yearly into England is so prodigious great, besides our own linen, now greatly increased from Ireland and Scotland, that no estimate can be made of it. The least that I have heard it valued at, has been a million sterling per annum; and I have a great deal of reason to believe that it is very much less than the quantity amounts to.

5. Besides the importation of linen yarn, which is manufactured here, and which is now every day increasing.

6. Add to this the great consumption of other petty imports from Holland, called haberdashery-

ware ; such as thread and incle, gimps, bonelace, and other goods of that kind, the quantity of which is exceeding great. As also,

7. Dye stuffs, such as woad and madder, sumach, orchal, &c.

8. Also the great importation of cotton, as well cotton wool as cotton yarn, from Turkey, chiefly from Smyrna and Scandaroon, with goats' hair, camels' hair, grogram yarn, &c., all for manufacturing in England.

9. Spices of the Indies, by way of Holland, cloves, nutmegs, mace, cinnamon, all consumed among ourselves.

10. Spanish wool, an article of great value, and principally brought hither.

11. Iron from Sweden, and some from Biscay in Spain.

12. Naval stores from the Baltic ; viz., tar, pitch, resin, hemp, and flax, generally called naval stores.

13. Deals, timber, and masts, from Norway.

14. Sulphur (brimstone) and block marble, from Naples, Genoa, Leghorn.

15. Pickles, viz., anchovies, capers, olives, &c , from ditto.

16. Paper from Holland and Genoa, very great quantities.

17. Drugs of many sorts from Turkey, Barbary, Spain, and the Indies.

18. Cochineal, indigo, cocoa, and dying woods, from New Spain and Brazil, by way of Cadiz and Lisbon.

19. Gold and silver from Guinea and America.

20. Saltpetre, calicoes, coffee, tea, red earth, chinaware, diamonds, pearl, and several other goods, which I do not mention, because they are exported again ; such as wrought silks of China and Bengal, plain and printed calicoes, all prohi-

bited here, except the plain. Let the quantities of these goods which are imported here, and which are consumed at home, be duly considered, and let them be compared with the small quantities of the like goods, or of any other which any of our neighbouring nations import, and it will easily be decided whether England may not justly be called the centre of the commerce of Europe.

It is true that the Hollanders exceed us in some articles of trade, which they import in greater quantities than England; as particularly,—

1. In the quantity of iron from Sweden.
2. Naval stores from the Baltic.
3. Oil and whale fins from Greenland.
4. Spices, and silks, and calicoes, from the East Indies.
5. Herrings from the coast of Scotland.
6. Wine and brandy from France.

I believe I do them justice in saying, that except these six articles, they do not come up to us in the quantity of any one importation whatsoever; and none of these five articles are imported for their own consumption, but are exported again by them to all the other parts of Europe, where they are able to dispose of them.

Two articles more, indeed, they import in vast quantities, to their great loss and expense; which, however, blessed be God, we do not want; but spare a great deal annually to them for their money: these are corn and salt.

The first they fetch from Dantzic, and from Great Britain.

The last, from Setubal, or St. Ube's, near Lisbon, in the king of Portugal's dominions. But all the other goods they import as merchants, and export them again, being, as it may be said, only the carriers and brokers for the rest of the world.

But all the importations I have mentioned above, and abundance more, which are consumed at home, are mingled with our own produce and manufacture, and join together to make up the one immense article of which I am speaking, called home trade.

Not only these, but more of other kinds, too many to enumerate, and some equally considerable, from other parts, supply our tradesmen's shops; besides all the product of our colonies and plantations, which are an import equal to the Spaniards' return of plate from Mexico and Peru; and which I did not mention among the rest, because,—

1. They are the growth and produce of our own colonies, and so are to be reckoned as our own growth and produce, as I have hinted before. And,—

2. Because great quantities of those goods are exported again to other countries, to the singular increase of the wealth and commerce of this nation.

But as far as they are consumed at home, they mingle, I say, with our own growth and manufactures, help to store the warehouses and cellars of our shopkeepers, and add to the immense greatness of our inland trade, and so still they come home to our purpose.

The particulars of this article of our plantation goods, are,—

Sugars,	Train oil,
Molasses,	Whale fin,
Ginger,	Peltry, or furs,
Tobacco,	Masts,
Indigo,	Pitch,
Pimento,	Resin,
Cotton,	Logwood,
Cocoa,	Fustick,
Drugs,	Walnut-tree,

Rice, Plank,
Tar, Cedar,
Turpentine, with others.

Other foreign goods, not mentioned before, because the quantity is not large, are such as elephants' teeth, from Africa.

Tamarinds, or Guinea grains, civet and civet cats, from ditto.

Soap from Spain.

Prunes from France.

Galls from Turkey.

Amber, hartshorn, sturgeon, potashes, oaken-plank, canvass, from Dantzic and Konigsberg.

Russia leather, and linseed, from Petersburg and Riga.

Copper, in coined plates, and iron, from Sweden.

Battery and plate brass, called blacklatten, from Holland.

Tin plates, single and double, called white iron, from Saxony, by way of Hamburg.

Clapboard and pipe, and barrel staves, wainscots, and kid skins, and drugs, from Hamburg and Bremen.

Mum, and hams of bacon, iron chests, and kid skins, from ditto.

All these, and an innumerable sort of nameless particulars more, are not only imported, but are imported for our own consumption, and consequently increase our manufactures, and our home trade.

Nor are all these goods so immediately made use of at home, as only to be presently retailed out to the consumer; in which case they would not be of much real benefit to the public stock, and be only a drain of our money, assisting the foreign commerce, and causing the balance of trade to run against us: but many of these importations run through several

particular operations of art, before they come to use; and others are manufactured here; and, by employing our poor in great multitudes, before they are fitted for use, are many ways subservient to our home trade. For example:—

1. The raw silks are dyed, spun, thrown, and then woven into broad and narrow silks, ribands, &c., and so lose their species, become an English manufacture, and are now a great one too.

2. Cotton, cotton yarn, hair, grograms, &c., all used and manufactured here at home; and in several sorts of goods, chiefly cottons, fustians, dimities, and Manchester wares; losing their species, and becoming English manufactures, as the silk.

3. Kid skins are all manufactured; and, losing the very name of their kind, are sold in gloves, and that only.

4. Elephants' teeth, chiefly made into combs and toys, become a manufacture of ivory.

5. Tin plates are manufactured by the tinmen, into all sorts of kitchen utensils, lanterns, watering-pots for gardens, canisters for tea, funnels for chimneys, speaking trumpets, and the like.

6. Blacklatten is manufactured into all kinds of fine brass work; but especially clockwork, movements for watches, wheels, &c.

7. Clapboard, wainscots, and staves, manufactured into cabinet-work, wainscoting, and cooperage for making of casks.

8. Hemp, manufactured by the ropemakers into all kind of cordage, cables, and rigging for ships.

9. Swedish iron and copper manufactured into innumerable cutlery, and foundry, and armoury wares, too many to dwell upon.

10. Sugars, very great quantities, which they call muscavados, or unpurged sugars, are sold to the

sugar bakers, or refiners, where they pass an apparent operation, called, though falsely, sugar baking; for it should be called sugar boiling, and are then sold to the grocers throughout England.

11. Beaver hair, manufactured into hats.

12. Spanish wool, mingled with our own, and wrought into fine broadcloths and druggets, called, therefore, Spanish cloths, and Spanish druggets.

13. All the dye stuffs used in their proper places, for the dying all sorts of goods, which pass that operation, to fit them for the trade.

14. Oil, generally used in our woollen manufactures; and, if not, then made up into soap.

15. Sulphur and saltpetre, manufactured again in the dangerous trade of making gunpowder.

Thus the vast import of our trade is not properly for the immediate propagation of luxury, and the expense of eating and drinking, though much goes that way too; but it is again employed by many thousands of hands, and gains to those hands a comfortable subsistence, to the propagating our manufacture, employing our poor, and furnishing the shops and warehouses of the retailer with goods, to the great increase of our home trade.

This is a copious subject indeed; nor is it easy to give a description of it in the narrow compass to which I am prescribed; it would rather call for a large volume in folio.

Though we have described the trading manufacturer to be only one that is concerned in the home trade; that is to say, in buying and selling among ourselves, exclusive of all that part which we call foreign correspondence; yet the home trade is not confined to the goods only made at home, or to the goods only consumed at home. But the trading manufacturer I am speaking of, is employed in buying and selling

as well the manufactures made at home, and the growth of the country at home, which are exported into foreign countries, and are bought by the merchants for that purpose; as also in buying and selling the goods which are the growth and manufacture of foreign countries, and are imported here by the merchants, but are consumed, or made use of, at home, though it be for the fitting other goods for exportation.

Also many of the goods imported from abroad, and which are of the growth and produce of the country from whence they come, or the manufacture of the people of those countries, are bought by our tradesmen of those merchants which imported them, and sold again, net as they come, to other merchants, who export them again to other countries; so that though they are exported again, yet passing thus through the hands of some of our trading manufacturers, they become, on that account, a branch of our home commerce, and are a part of the general circulation of trade mentioned before. For example:—

Dye stuffs and drugs of several sorts, as I mentioned in the case of carriage, are foreign goods; and are bought of the merchants by the dry-salter, who is an English trading shopkeeper; and these are sold again by the said salter to other merchants, to be exported again; and so far as they pass through the hands of the said salter, they become an article of our home trade for the time only; such are our saltpetre, indigo, sumach, galls, logwood, fustick, brasileto, &c.; these lose also their appearance, suffering the operation of grinding in a mill, which sometimes causes them to be bought and sold several times before they come to be exported.

Calicoes, India silks, cotton, wool, coffee, tea,

pepper, and, in general, almost all the sorts of goods imported from the East Indies, are thus bought and sold; first from the company, and secondly to the merchants, for the said exportation; and so they become an article of our home trade in the same manner: and so of the rest.

But with this short exception for the buying and shipping off foreign goods; which, in the language of the custom-house, is called exporting by certificate; they have also another, viz., that they only pass through a few hands. The rest of our trade, which may properly, and in a more limited, restrained sense, be called our home trade, consists in buying and selling such goods of any kind, and of all kinds whatsoever, as are consumed at home; whether manufactured here or no, and whether of our own growth or no; as well what is imported for our own use abroad, as what is exported for other countries of the growth or manufacture of our country and people at home. This I take to be a short, and yet full account, of the fund at least of our home trade, and of what our English tradesmen are employed in and about.

CHAP. XLVI.

A compendious account of that prodigy of business the land and sea carriage of Great Britain. The process of the coal trade from the mine to the last consumer. Of the carriage of tobacco, of cheese, of butter, and more especially of corn. A brief view of the prodigious trade of corn, under the management of cornfactors, mealmen, malsters, and carriers.

HAVING thus given a brief account of the various manners how goods of so many sorts and kinds are brought together; the several markets where they are sold; the manner in which they pass from hand to hand, and from place to place, which I call the circulation of trade, and the prodigious numbers of people employed in that circulation, and which are all separate articles that serve to add to the great mass of business called the English home trade, I ought now to mention another prodigy of business, which, though it is neither buying nor selling, making nor manufacturing, planting nor reaping, yet is to be reckoned a part of trade; and the people principally managing it are justly also called tradesmen; I mean the article of carriage by land and by sea.

By this great article of carriage I am to be understood to mean carriage for trade; in the capital articles of river and coast navigation, whether of corn or any other goods, and the carriage of shopkeepers' goods, manufactures, and materials for manufacturers, which are carried by stated and

usual carriers for hire, and for the particular assistance of trade, either by cart, wagon, or horse-packs, &c.

If just calculations were made of the immense sums of money paid yearly in England upon this one occasion, the numbers of people, of cattle, and of ships, which it constantly employs, though no calculation could be made from it of the value of the goods carried, especially by land carriage; yet it might form some ideas in the mind of the reader how prodigious a thing the commerce itself is, and of what importance the people are who carry it on.

It is certain that the carrriage of some heavy goods, and in their often removes from place to place, as well as from hand to hand, before they come to the last consumer, amounts several times over the value of the first cost; and several examples might be given of this, as particularly that of coals, salt, fish, tobacco, chalk, potter's and pipe-clay, and the like goods, which are bulky or heavy, and are brought either by sea or by land carriage a great way; particularly,—

The coals, in several parts of England, where they are carried twenty or thirty miles, and more, by wagons and horse carriage, are bought for two or four shillings per chaldron at the pit, and are worth from five to ten times that sum at the consumers, merely by the expense of carriage, and this without paying any tax at all; for it must be observed, that the tax upon coals is only placed upon such coals as are carried by sea; the river carried coals paying no part of it, though in some places carried over large arms or bays of the sea; thus in the case of the coals brought from the west part of Yorkshire, from Wakefield down the river Calder; these are carried by water to Selby, and then they enter the open sea, or arm of the sea, which we call

the Humber; the Air and Calder, though joined, losing their names. Thus they pass the said Humber where it is several miles broad, and then enter the Ouse, and go up by the tide to the city of York, and yet pay no duty; these coals are bought at the pit for at most one penny to one penny halfpenny per bushel; and yet at York, though carried all the way by water, they are sold for sevenpence to eightpence per bushel at cheapest, and much more sometimes.

The Newcastle coals, brought by sea to London, are bought at the pit, or at the steath or wharf, for under five shillings per chaldron; I suppose I speak with the most; but when they come to London, are not delivered to the consumers under from twenty-five to thirty shillings per chaldron; and when they are a third time loaded on board the lighters in the Thames, and carried through bridge, then loaded a fourth time into the great west country barges, and carried up the river, perhaps to Oxford or Abingdon, and thence loaded a fifth time in carts or wagons, and carried perhaps ten, or fifteen, or twenty miles to the last consumer; by this time they are sometimes sold from forty-five to fifty shillings per chaldron; so that the five shillings first cost, including five shillings tax, is increased to five times the prime cost. And because I have mentioned the frequent loading and unloading the coals, it is necessary to explain it here once for all, because it may give a light into the nature of this river and coast commerce, not in this thing only, but in many others; these loadings are thus:—

1. They are dug in the pit a vast depth in the ground, sometimes fifty, sixty, to a hundred fathoms; and being loaded (for so the miners call it) into a great basket or tub, are drawn up by a

wheel and horse, or horses, to the top of the shaft, or pit mouth, and there thrown out upon the great heap, to lie ready against the ships come into the port to demand them.

2. They are then loaded again into a great machine called a wagon; which by the means of an artificial road, called a wagon-way, goes with the help of but one horse, and carries two chaldron, or more, at a time, and this, sometimes, three or four miles to the nearest river or water carriage they come at; and there they are either thrown into, or from, a great storehouse, called a steath, made so artificially, with one part close to or hanging over the water, that the lighters or keels can come close to, or under it, and the coals be at once shot out of the wagon into the said lighters, which carry them to the ships, which I call the first loading upon the water.

From the lighters they are thrown by hand into the ships, which is the second loading.

From the ships being brought to London, they are delivered by the coal meters into coal lighters, or vessels, in the river, which is the third loading.

From those lighters into the great west-country barges, suppose for Oxford, or Abingdon, which is the fourth loading.

From those barges they are loaded into carts and wagons, to be carried to the respective country towns to the last consumer, which is the fifth loading.

But if you include the account of their digging and loading into the wagons, this makes seven several removes, all which adds to the expenses, and heightens the price of coals to such a degree as is mentioned above.

It is the like in several other goods, too many to repeat, such as salt, lead, stone, &c. As the workmanship adds to the value of manufactures, so the carriage to that of heavy goods; thus the tobacco from Virginia is bought there at one penny per pound; and yet by the freight, the lading first by sloops there, then unlading by lighters here, and carts after, to what a rate does it raise the goods, not to mention the duties to the crown.

But from these bulky, heavy articles, let us come to that which is more particularly a branch of the great commerce I am speaking of; namely, the carriage of tradesmen's goods from place to place for sale.

This article would seem very incredible, were it not to be demonstrated: the number of carriers by wagon and by packhorses, who are constantly going and coming between this great city of London and almost all the towns of note in England, from beyond Exeter one hundred and sixty miles south-west; to Edinburgh three hundred to three hundred and forty miles north; and from West Chester one hundred and fifty miles north-west; to Norwich and Yarmouth one hundred miles east.

The number of vessels, horses, and people, employed in this carriage, is incredible; and the money annually paid for this carriage is so also. Let some few articles explain it in general.

It is computed by authors of good credit, that the county of Warwick sends up to London yearly, and to Stourbridge fair, 19,000 tons of cheese.

The county of Cheshire, and its adjacent lands, near 30,000 tons of cheese, to London and other places.

The counties of Suffolk, including Cambridgeshire, and a small quantity from York, 50,000 firkins of butter; each firkin weighs fifty-six pounds.

The quantity of corn consumed in the city of London, and parts adjacent, is so great, and the way of its being brought thither so different, as shall be shown in its place, that no calculation can be made of it, so I shall not attempt it. It is our great felicity in England, that how great and grievous soever the taxes have been, we are not yet come to a *gabelle*, or tax upon corn, as is the case of Italy, and many other countries; and we hope we shall never be able, by such a tax, to calculate the quantity of corn brought to this great market, and to all the rest of the great corn-markets in England.

But it may suffice at present to observe, that besides the prodigious quantity of corn, and meal, and malt, brought by sea, and by the navigation of the Thames, and other rivers, such as the Medway, the Lee, and several smaller rivers, to London, the like of which is not to be seen in the world; there is also a very great quantity, especially of meal and malt, brought by land carriage from the counties of Surry, Kent, Sussex, and Hampshire; for the wheat is carried by land even from beyond Winchester to Farnham market, and from thence to the mills about Guildford, and all the country adjoining, and then to London by water.

In like manner wheat is brought from Northamptonshire, nay, from Harborough in Leicestershire, and from Bedford, to the great markets of Hempstead, St. Albans, and Hitchin; and being then ground at innumerable mills (in the county of Hertford chiefly, which is full of mills), is brought by land carriage to London.

This vast carriage of corn and meal to London is a branch of trade, and is to be reckoned as such, otherwise I should not mention it; having hinted that I do not reckon the carriage of corn to market as an ordinary part of trade; but this article is a

part of the great carriage I am speaking of; and it is observable, that there are many farmers, and others that are not farmers, who keep teams of horses on purpose to let them out, for the bringing of corn and meal, and malt, to London; and generally these carriages go back laden with coals, grocery, wine, salt, oil, iron, cheese, and other heavy goods, for shopkeepers and tradesmen of the country; and it is a very great return they make for the mere expense of this carriage.

Here I might branch out this discourse very profitably, and very much for the benefit of the English tradesman, in giving an account of the corn trade, the butter and cheese trade, and the malting trade; three articles which employ so much of the lands of England, and such a prodigious number of our people and cattle, that they are, and I believe justly so, esteemed a quarter part of the whole inland commerce; but this would be a task so difficult, is a subject so nice, so full of variety, and of useful instruction to the tradesmen, as well as to the landed men, the parts of it are so many, the channels it runs in so differing and distant from one another, and the people are employed in it in so differing a manner, that it would take up a large volume by itself.

It must suffice to say, that England and Scotland, which are now prodigiously increased in the product of corn, and every day more and more increasing, do supply a very great part of the trading countries, I mean on the south and west shores of Europe, with corn, whenever their crops fail, or that by scarcity, or war, or any other means, the price in those countries make it worth while to carry it to them.

It is very seldom but in some parts or other the harvest fails; differing climates and differing soils make frequent deficiencies in corn; drought starves

them in Spain; locusts devour them in Sicily, and on the coast of Barbary; excessive rain hurts them in[a] France, and especially hail; and the like in Germany; and as to Holland, their doors are always open to receive corn, having little, very little, of their own; not enough, as a good author, writing on that subject, expresses it, to feed their cocks and hens. Some or other of these markets seldom fail; and England lying open by sea to them all, it is very seldom but we have a vend abroad.

As the corn trade is of such consequence to us, for the shipping off the overplus, so it is a very considerable business in itself; the principal people concerned in it, as a trade, are, though very numerous, yet but of four denominations;—

1. Cornfactors;
2. Mealmen;
3. Maltsters;
4. Carriers.

1. Cornfactors; these, as corn is now become a considerable article of trade, as well foreign as inland, are now exceeding numerous; and though we had them at first only in London, yet now they are also in all the great corn-markets and ports where corn is exported through the whole island of Britain; and in all those ports they generally correspond with the cornfactors in England.

Those in the country ride about among the farmers, and buy the corn even in the barn before it is threshed; nay, sometimes they buy it in the field standing, not only before it is reaped, but before it is ripe. This subtle business is very profit-

[a] Since our author wrote, the French have taken much to the culture of corn; and, having struck out a new and beneficial trade to themselves in that useful commodity, they, no doubt, will greatly interfere with us in it, at foreign markets.

able; for, by this means, cunningly taking advantage of the farmers, by letting them have money before-hand, which they, poor men, often want; they buy cheap when there is a prospect of corn being dear; yet sometimes they are mistaken too, and are caught in their own snare; but indeed that is but seldom; and were they famed for their honesty, as much as they generally are for their understanding in business, they might boast of having a very shining character.

2. Mealmen; these generally live either in London, or within thirty miles of it, that employment chiefly relating to the markets of London; they formerly were the general buyers of corn, that is to say, wheat and rye, in all the great markets about London, or within thirty or forty miles of London, which corn they used to bring to the nearest mills they could find to the market, and there have it ground, and then sell the meal to the shopkeepers, called mealmen, in London.

But a few years past have given a new turn to this trade; for now the bakers in London, and the parts adjacent, go to the markets themselves, and have cut out the shopkeeping mealmen; so the bakers are the mealmen, and sell the fine flour to private families, as the mealmen used to do. And as the bakers have cut out the meal shops in London, so the millers have cut out the mealmen in the country; and whereas they formerly only ground the corn for the mealmen, they now scorn that trade, buy the corn, and grind it for themselves; so the baker goes to the miller for his meal, and the miller goes to the market for the corn.

It is true, this is an anticipation in trade, and is against a stated wholesome rule of commerce, that trade ought to pass through as many hands as it can; and that the circulation of trade, like that of

the blood, is the life of the commerce. But I am not directing to what should be, but telling what is; it is certain the mealmen are, in a manner, cut out of the trade, both in London and in the country, except it be those country mealmen who send meal to London by barges, from all the counties bordering on the Thames, or on any navigable river running into the Thames west; and some about Chichester, Arundel, and the coast of Sussex, and Hampshire, who send meal by sea; and these are a kind of meal merchants, and have factors at London to sell it for them, either at Queenhithe, the great meal-market of England, or at other smaller markets.

By this change of the trade, the millers, especially in that part of England which is near the Thames, who in former times were esteemed people of a very mean employment, are now become men of vast business; and it is not an uncommon thing to have mills upon some of the large rivers near the town, which are let for three or four hundred pounds a year rent.

3. Maltsters; these are now no longer farmers, and, as might be said, working labouring people, as was formerly the case, when the public expense of beer and ale, and the number of alehouses, was not so great, but generally the most considerable farmers malted their own barley, especially in the towns and counties, from whence they supplied London, and almost every farmhouse of note.

As the demand for malt increased, those farmers found it for their purpose to make more and larger quantities of malt, than the barley they themselves sowed would supply; and so bought the barley at the smaller farms about them; till at length the market for malt still increasing, and the profits likewise encouraging, they sought far and near for

barley; and at this time the malting trade at Ware, Hertford, Royston, Hitchin, and other towns on that side of Hertfordshire, fetch their barley twenty, thirty, or forty miles; and all the barley they can get out of the counties of Essex, Cambridge, Bedford, Huntingdon, and even as far as Suffolk, is little enough to supply them; and the like it is at all the malt-making towns upon the river of Thames, where the malt trade is carried on for supply of London, such as Kingston, Chertsey, Windsor, High Wycombe Reading, Wallingford, Abingdon, Thame, Oxford, and all the towns adjacent; and at Abingdon in particular, they have a barley market, where you see every market-day four or five hundred carts and wagons of barley to be sold at a time, standing in rows in the market-place, besides the vast quantity carried directly to the maltsters' houses.

The malt trade thus increasing, it soon came out of the hands of the farmers; for either the farmers found so much business, and to so much advantage, in the malting-trade, that they left off ploughing, and put off their farms, sticking wholly to the malt; or other men, encouraged by the apparent advantage of the malting-trade, set it up by itself, and bought their barley, as is said above, of the farmers, when their malt trade first increased, or both these together; which is most probable; and thus malting became a trade by itself.

Again, though the farmers then generally left off malting in the manner as above, yet they did not wholly throw themselves out of the profit of the trade, but hired the making of their own malt; that is, to put out their barley to the malthouses to be made on their account; and this occasioned many men to erect malthouses, chiefly to make malt only for other people, at so much per quarter, as they

could agree; and at intervals, if they wanted full employ, then they made it for themselves; of these I shall say more presently.

Under the head of cornfactor, I might have taken notice, that there are many of those factors who sell no other grain than malt; and are, as we may say, agents for the maltsters who stay in the country, and only send up their goods; and assistants to those maltsters who come up themselves.

The mentioning these factors again here, naturally brings me to observe a new way of buying and selling of corn, as well as malt, which is introduced by these factors; a practice greatly increased of late, though it is an unlawful way of dealing, and many ways prejudicial to the markets; and this is buying of corn by samples only. The case is thus;—

The farmer, who has perhaps twenty load of wheat in his barn, rubs out only a few handfuls of it with his hand, and puts it into a little money-bag; and with this sample, as it is called, in his pocket, away he goes to market.

When he comes thither, he stands with his little bag in his hand, at a particular place where such business is done, and thither the factors or buyers come also; the factor looks on the sample, asks his price, bids, and then buys; and that not a sack or a load, but the whole quantity; and away they go together to the next inn, to adjust the bargain, the manner of delivery, the payment, &c.; thus the whole barn, or stack, or mow of corn, is sold at once; and not only so, but it is odds but the factor deals with him ever after, by coming to his house; and so the farmer troubles the market no more.

This kind of trade is chiefly carried on in those market-towns which are at a small distance from London, or at least from the river Thames; such as Romford, Dartford, Grayes, Rochester, Maidstone,

Chelmsford, Malden, Colchester, Ipswich, and so down on both sides the river to the North Foreland, and particularly at Margate and Whitstable, on one side; and to the coast of Suffolk, and along the coast both ways beyond, and likewise up the river. Also,

At these markets you may see, that, besides the market-house, where a small quantity of corn perhaps is seen, the place mentioned above, where the farmers and factors meet, is like a little exchange, where all the rest of the business is transacted, and where a hundred times the quantity of corn is bought and sold, as appears in sacks in the market-house; it is thus, in particular, at Grayes, and at Dartford: and though on a market-day there are very few wagons with corn to be seen in the market, yet the street or market-place, nay, the towns and inns, are thronged with farmers and samples on one hand, and with mealmen, London bakers, millers, and cornfactors, and other buyers, on the other. The rest of the week you see the wagons and carts continually coming all night and all day, laden with corn of all sorts, to be delivered on board the hoys, where the hoymen stand ready to receive it, and generally to pay for it also: and thus a prodigious corn trade is managed in the market, and little or nothing to be seen of it.

Now though this is openly done, nor do I see it can be practicable to prevent it, yet it must be acknowledged that this is really a clandestine trade, utterly unlawful, and may sometimes be very inconvenient; as it opens a door to the fatal and forbidden trade of ingrossing, regrating, forestalling the markets, and the like; which, in cases of scarcity, may be, and sometimes has been, very injurious to the public, and especially to the poor.

It is also a great injury to the markets, as well as

to the market-towns, in preventing the concourse of people and horses, and carriage to the place, which affects the whole trade of that market, as is visible in those towns where it is practised to a great degree; as also to the market, as a property; for the markets of England are frequently the particular estates of private persons; and the markets in corporations are generally the estate and property of the corporation as a body politic.

But it is not our business here to discourse of the injustice in this part of trade, but to describe it, and give an account, that it is so. There are many branches of this corn trade, which vary as the circumstances of time, and of public affairs, influence it; by which frequent prohibitions and restraints are laid upon the exportation, and sometimes limitations of the price: but these things are too particular for this place.

CHAP. XLVII.

Of the other principles and subjects of the home trade of Great Britain; particularly of the manufactures of wool, metals, minerals, &c. The places to which the British manufactures are chiefly exported and sold. With a table of metals and minerals found in this island.

I AM now to speak of the other parts or branches of the home trade of Great Britain, not mentioned in the two preceding chapters; and it seems proper to despatch these several branches together, that our account of things may not be confused.

The home trade of England, as is noted already, may be understood to consist of things produced at home, or things imported from abroad; and as all these gradually come into the hands of the tradesman, so they more particularly become the subject of the home trade. The goods imported from abroad are bought by the tradesman from the merchant-importer: the goods produced at home, are, in like manner, bought from the grower or first producer; such as wool from the grazier, corn from the farmer, metal from the miner, and the like: or from the merchant, or maker; such as woollen manufactures from the clothier, cotton manufactures from the maker, leather from the tanner, earthenware from the potter, wrought iron from the blacksmith, wrought plate from the silversmith, and the like: and thus these also become the subject of trade, and so employ the tradesmen of whom I have been speaking.

Of the goods imported from abroad, and bought of the merchant, I have spoken in the two preceding chapters. These foreign importations, coming into the shopkeeper's hands, or into the hands of manufacturers, who, as I have said, are so far the consumers, are now no more to be treated as foreign, but the branches of the general home consumption; and, in part, are the support of the tradesmen of England.

The next and chief article is our own product, or inland goods in general; and these, as above, are divided into two heads:

I. The mere product of nature; such as wool, skins, hides, corn, coals, metals, &c.

II. The product of art; such as we more particularly and properly call manufacture.

Both these are the subject of trade, and the support of the tradesmen of Great Britain, of whom I am speaking: and since it is necessary to describe them more particularly, I shall do it so, as that the tradesman may receive instruction too in his business from the description; and so make this part of the work useful to him, as a tradesman, as well as the other. I begin with the manufactures.

Great Britain, as we shall see in its course, has her people employed in many very useful manufactures, which make very considerable articles in our home trade, as well as in our foreign trade, giving business to the tradesman, and to the merchant also, as it does likewise employment and wages to the poor.

In giving an account of these manufactures, it will be very useful to the tradesman to observe, not only what the manufactures themselves are, their names and kinds, but where they are principally

made, and in what part of the country; that so the tradesmen, dealing in those goods, may have at least a general notion of the manufacture itself, what it is, how made, and where to inquire after it.

But here, previous to the several species of the woollen manufacture, there is a necessary observation to be made relating to the first and general operation of the thing called wool. However plain and easy the road of manufacturing may be, or rather appears to be, I must let the tradesman know, that the apparatus in general is in itself very considerable, and almost equal to the manufacture itself; and that, in order to understand the manufacture, it is necessary to understand the several things done, in order to prepare the materials, and the many hands those materials pass through, before they come to the finisher, or, as I may call him, the master manufacturer, who sends them to market, by whom they come to the tradesman himself.

The wool and the oil mentioned in our beginning, as the great principles of the manufacture in general, are brought, by different channels, to the hands of the manufacturer; and indeed pass a long way in the ordinary channel of trade, before they meet at the clothier's house.

The oil has already been mentioned; it chiefly comes from Gallipoli, a city in the gulf of Otranto in Italy, and in the kingdom of Naples; or from Seville and Cadiz in Spain; and from Faro, Figuera, Lisbon, and Oporto in Portugal; but the greatest quantity is that from Gallipoli. I need not add, that this is imported by the merchant, bought by the tradesman, and sold to the manufacturer.

The wool has many channels, as well from abroad as at home. And

Wool from abroad makes only two principal articles.

1. Spanish wool; of which I need say no more than as is said of the oil; it is imported from Spain by the merchant, and chiefly from Bilboa; is bought by the tradesman, sold again to the clothier, being mostly used up with the English wool, and mixed together, the Spanish being too fine and short to be used by itself, except in some particular goods.

2. Irish wool; this comes over by allowance settled by parliament; and is only admitted to be imported at the following ports; viz., at Biddeford, Barnstaple, Mynhead, Bristol, and Liverpool.

We have sometimes, and in small quantities, a good sort of wool from Barbary; the African wool being of good substance, a long full staple, and not very coarse; and there is good reason to think, that if the Spaniards were an industrious, diligent people, and understood anything of improvement, and especially of manufacturing, and would furnish themselves with this wool of Barbary, and mix it with their own, it would work as well together as could be desired; and they might make as good a manufacture as our Spanish cloths.

We have also sometimes wool imported from Turkey, called Caramania wool, which is very good, but the quantity is but small.

3. The English wool; this is the main article, the substance of the whole manufacture, and consequently the chief article in all the home trade of Great Britain.

This wool takes a great many several turns through a great many hands, and appears in many

several shapes, suffers a great many several operations, and even alterations, before it comes to the manufacturer or clothier; and, in those various turns of its species, it may be said to be, for some time, in the hands of the tradesman, and is managed as an article of the home trade, and a very considerable one too; though afterwards it ceases to move in that channel, and becomes a material in the hand of the labourer or manufacturer, as will be seen in its order.

First, The wool itself, being taken from the sheep's back, either by the shearer, the farmer, or by the feltmonger from the skin, becomes a subject of trade; and is either sold to the stapler, or wool merchant, and by him to the manufacturer, or is carried by the farmer, and feltmonger, as is sometimes the case, to the particular counties where it is consumed.

These staplers and wool dealers are scattered all over the kingdom, and are a very important and considerable sort of tradesmen, being the first tradesmen into whose hands the said wool comes for sale: the principal towns in England where they are found to be in any numbers together, are in London, or Southwark rather, being principally in Barnaby-street, and the town of Blandford in Dorsetshire; there are also some in Norwich, and in Lincolnshire, and in Leicestershire a great many.

Stourbridge fair is famous for the great quantity of wool sold there, and which goes beyond any other fairs or markets in all the north or east parts of England.

But wherever the wool is carried, and by whomsoever it is sold, this of course brings it to the first part of its manufacturing; and this consists of two operations:

1. Combing. 2. Carding.

The combers are a particular set of people, and the combing a trade by itself; the carding, on the other hand, is chiefly done by workmen hired by the clothiers themselves; the combers buy the wool in the fleece or in the pack, and when it is combed, put it on to the next operation on their own account. The carding is generally done by hired servants, as above; these operations hand on the wool to the next, which is common to both, viz., the spinning.

But before it comes this length, it requires a prodigious number of people, horses, carts or wagons, to carry it from place to place; for the people of those countries where the wool is grown, or taken as above, are not the people who spin it into yarn.

On the contrary, some whole counties and parts of counties are employed in spinning, who see nothing of any manufacture among them, the mere spinning only excepted.

Thus the weavers of Norwich and of the parts adjacent, and the weavers of Spitalfields in London, send exceeding great quantities of wool into remote counties to be spun, besides what they spin in both those populous counties of Norfolk and Suffolk; particularly they employ almost the whole counties of Cambridge, Bedford, and Hertford; and besides that, as if all this part of England was not sufficient for them, they send a very great quantity of wool one hundred and fifty miles by land carriage to the north, as far as Westmorland, to be spun; and the yarn is brought back in the same manner to London and to Norwich.

This vast consumption of wool in Norfolk and

Suffolk is supplied chiefly out of Lincolnshire, a county famous for the large sheep bred up for the supply of the London markets, as the western manufacturers are supplied from Leicestershire; of which in its place.

Nor is all this sufficient still; but as if all England was not able to spin sufficient to the manufacture, a very great quantity of yarn, ready spun, is brought from Ireland, landed at Bristol, and brought from thence by land carriage to London, and then to Norwich also.

The county of Essex, a large and exceedingly populous county, is chiefly taken up with the great manufacture of bays and perpets; the consumption of wool for this manufacture is chiefly bought of the staplers in London; the sorting, oiling, combing, or otherwise preparing the wool, is the work of the master manufacturer or bay maker; and the yarn is generally spun in the same county, the extent of it being not less than between fifty and sixty miles' square, and full of great and populous towns, such as Colchester, Braintree, Coggeshall, Chelmsford, Billericay, Bishop Stortford, Saffron Walden, Waltham, Romford, and innumerable smaller but very populous villages, and, in a word, the whole county full of people.

The western part of England, superior both in manufactures, and in numbers of people also, are not to be supplied either with wool or with spinning, among themselves, notwithstanding two such articles in both, as no other part of England can come up to by a great deal; viz.,

1. Notwithstanding the prodigious numbers of sheep fed upon those almost boundless downs and plains in the counties of Dorset, Wilts, Gloucester, Somerset, and Hampshire, where the multitudes,

not of sheep only, but even of flocks of sheep, are not to be reckoned up; insomuch that the people of Dorchester say there are six hundred thousand sheep always feeding within six miles round that one town.

2. Notwithstanding the large and most populous counties of Wilts, Somerset, Gloucester, and Devon, in which the manufacture being so exceeding great, all the women inhabitants may be supposed to be thoroughly employed in spinning the yarn for them, and in which counties are, besides, the populous cities of Exeter, Salisbury, Wells, Bath, Bristol, and Gloucester; I say besides these, the greatest towns, and the greatest number of them that any other part of the whole kingdom of Great Britain can show, some of which exceed even the great towns of Leeds, Wakefield, Sheffield, &c. in the North; such as Taunton, Devizes, Tiverton, Crediton, Bradford, Trowbridge, Westbury, Froome, Stroud, Biddeford, Barnstaple, Dartmouth, Bridgewater, Mynhead, Poole, Weymouth, Dorchester, Blandford, Wimbourn, Sherbourne, Cirencester, Honiton, Warminster, Tewksbury, Tedbury, Malmsbury, and abundance of others, too many to set down; all which I mention, because those who pretend to have calculated the numbers of people employed in these four counties, assure me that there are not so few as a million of people constantly employed there in spinning and weaving for the woollen manufacture only; that besides the great cities, towns, and seaports, mentioned above, there are not less than one hundred and twenty market towns, six large cities, and fifteen hundred parishes, some of which are exceeding full of people.

And yet, notwithstanding all this, such is the greatness of this prodigious manufacture, that they

are said to take yearly thirty thousand packs of wool, and twenty-five thousand packs of yarn ready spun from Ireland.

From hence, take a short view of the middle part of England; Leicester, Northampton, and Warwick shires, have a prodigious number of large sheep, which, as is said of Lincolnshire, are bred for the London markets; the wool, consequently, is of an exceeding long staple, and the fineness is known also to be extraordinary.

This wool is brought every week, Tuesday and Friday, to the market at Cirencester, on the edge of Gloucester and Wilts; the quantity is supposed to be at least five hundred packs of wool per week.

Here it is bought by the woolcombers and carders of Tedbury, Malmsbury, and the towns on all that side of Wilts and Gloucester, besides what the clothiers themselves buy; these carry it out far and near among the poor people of all the adjacent countries, for the spinning; and having made the yarn, they supply that manufacture as far as Froome, Warminster, and Taunton; and thus the west country is furnished.

The north requires another inspection; the rest of the Leicestershire wool merchants, who do not bring their wool southward, carry it forward to the north, to Wakefield, Leeds, and Halifax; here they mix it with, and use it among the northern wool, which is not esteemed so fine.

Not forgetting, notwithstanding, that they have a great deal of very fine wool, and of a good staple, from the wolds or downs in the East Riding of Yorkshire, and from the bishoprick of Durham, more especially the banks of the Tees, where, for a long way, the grounds are rich, and the sheep thought to be the largest in England.

Hither all the finest wool of those countries is

brought; and the coarser sort, and the Scots' wool, which comes into Halifax, Rochdale, Bury, and the manufacturing towns of Lancashire, Westmorland, and Cumberland, are employed in the coarser manufactures of those countries, such as kerseys, halfthicks, yarn stockings, duffields, rugs, Turkey work, chairs, and many other useful things, which those countries abound in.

Thus you have, in as few words as may be, a scheme of the disposition of the wool, as it is the apparatus to the woollen manufacture, as well before it comes to be spun into the yarn as after.

It remains to give the tradesman a like view of the manufacture itself, when finished and made fit for the market, that is to say, for the tradesmen. How they dispose of them afterwards is a thing by itself.

The several manufactures of Great Britain, as they are settled for the making part in the several counties, towns, and villages of England, are as follow.

N. B. It is not to be understood that these manufactures are all made, or only made, in the towns or counties here appropriated to them, or are made nowhere else; on the contrary, some manufactures are made in several places at the same time, and that in considerable quantities, as shalloons, druggets, kerseys, stockings, stuffs, camlets, cheneys, and several other goods, as by the following table of the manufacturing places will appear.

A Table of Manufactures, as well of Wool, as of Metals, Minerals, &c.

An account of the manufactures of wool made in Great Britain, the particular species, and where chiefly made.

- **Broadcloth.**
  - Mixed, or medley cloths, made in: Wilts. Somersetshire, Worcestersh. Kent, Surry, and Devon.
  - Plain white cloths for dying, made at: Salisbury, Shrewsbury, Worcester, Cirencester, and through all Gloucestershire.
- Narrow woollen cloths, mixed, called dozens, made in the West Riding of Yorkshire, at: Leeds, Wakefield, Bradford, and Huddersfield.
- Druggets, Duroys, Serges, and Stuffs, of many denominations, made chiefly in:
  - Wilts. Somerset. Berksh.: Norwich, Norfolk, Spitalfields,
  - The stuffs at: Bristol, Darlington.
- Woollens, coarse: Rugs, chair coverings, called Turkey work, pennistons, half-thick, duffields, &c. made in: Cumberland, Lancash. Westmorland.
- Blankets in Oxfordshire and Wales.
- Flannnels in: Salisbury, Shrewsbury, Wales, sold at Wrexham market.
- Cottons in Westmorland and Lancashire.
- Fustians of various sorts, made in: Bolton, Manchester, and the parts adjacent.
- Tammies, or Coventry ware, at Coventry
- Small things, called Manchester ware, at Manchester.
- Stockings, of many sorts; woven, made chiefly in: Nottinghamshire, Leicestershire, Derbysh., Warwicksh., London, *alias* Spitalfields.

Stockings, of many sorts; } knit hose, yarn, } Gloucestershire, Yorksh., Worcestershire, Wales, Somersetshire, Northampton, Aberdeen.

Hats, } Felts, Castors, Beavers, } Leicester, Warwick, Derbyshire, London.

Kerseys, or coarse cloths, made at } Bradford, Halifax, Rochdale, } and the country round. Guildford, Devonshire, Somersetshire } these are called Devonshire kerseys.

Shalloons made in } Northamptonsh., West Riding of Yorksh., Berksh., Somersetshire, Wiltshire, Hampshire, Edinb., and Stirling in Scotland. Those last are called serges, fingrums. } Also coarse stuffs, at Musselburg.

Bays, } Double, Single, Minnikin, } Colchester, Bocking, Braintree, Witham, Coggeshall, } and several other towns in the co. of Essex; also at Manchest.

Says, at Sudbury; formerly also at Colchester.

Perpets, or long ells, at } Tiverton, &c., in Devonshire, Sudbury in Suffolk, and also at Colchester.

Frieze, at Worcester, and in Ireland.

Plaiding, at Coventry, and in Scotland.

Linseywoolsey stuffs, for hangings and printing, at Kidderminster, } in Worcestershire.
Seamen's high-crowned caps, called Monmouth caps, at Bewdley, }

Manufacture of soft metals and minerals.

Lead made into:
- Pigs and sows of lead for exportation.
- Sheet lead, milled or cast for: Covering of buildings, sheathing of ships, cisterns, coffins, basins or fountains for water.
- Cast lead in grosser quantities for statues and imagery; pipe lead for conveying water.
- Bullets and small shot of all sorts, moulds of sundry kinds for earthenware, litharge for glazing vessels made of earth; calcined lead for painters' colours, mixtures with other metals for alloy.

Tin made into:
- Blocks for exportation.
- Pewter, wrought into: Dishes, plates. Pots and vessels. Small things of many sorts.
- Moulds of several kinds,
- Solder for joining and cementing other metals.

Minerals: Alum, copperas, quicksilver, ochre, black lead, vitriol.

British manufactures of hardwares, metals, and minerals.

Glass:

Fine flint glass, including	all sorts of drinking-glasses, cruets, apothecaries' and chemists' glass phials, retorts, &c., fine bottles for cases, decanters, &c., sconces, branches, and small ware toys, &c., also watchglasses, tubes, and glasses for perspectives, spectacles, telescopes, &c.	London, Bristol, Stourbridge, Nottingham, Sheffield, Newcastle.
Plate glass, for	Looking-glasses, coach-glasses, and fine sashes,	only at London.
	Crown glass, formerly called Normandy glass for windows, sashes, pictures, &c.,	Bristol, Stourbridge.
	ordinary window glass for quarries, &c.	Newcast. London.

- **Glass**
  - Green glass
    - Bottles, Phials, Retorts, Melon-glasses,
      - made at: Leith, London, Bristol, Gloucester, Stourbridge, Newcastle.

- **Iron,**
  - Cast
    - Guns
      - Cannon,
      - Small arms.
    - Shells
      - Bombs,
      - Hand granades.
    - Chimney-backs, iron pots and pipes for water, furnaces of many sorts, iron plates and bars, retorts.
  - Forged
    - Sheffield, ware and Birmingham ware.
      - Edged tools, knives and scissors; cutlery ware and toys, nails, hinges, hooks, spikes, locks and keys of many sorts for great gates, house doors, horse locks, fieldlocks, padlocks, thief-locks (fetters), gun locks, razors, surgeons' instruments, clothiers' shears, and smaller shears.
  - Hammered;
    - Chain for horse harness and for mooring of ships; anchors, crows, and tires for wheels; iron balusters, rails, espaliers, palisades; gratings for grates, gardens, &c., bar iron of sundry kinds, screws, &c.
  - Milled iron.
    - Iron hoops, and all split and flatted iron. Iron wire of all kinds. Iron springs for clocks and watches.

- Brass and copper.
  - Cast
    - Statues and imagery.
    - Battery
      - Pots, saucepans, kettles, and all sorts of such-like vessels, afterwards hammered.
    - Blacklatten, or metal prepared for clock-work, jacks, engines, &c.
    - Foundery-ware of all sorts; such as
      - Brass cannon and mortars; mortars for apothecaries, &c. bells, great and small; pipes for engines; wheel and mill-work; brass buttons; coach and upholstery nails, &c.
  - Wrought or hammered.
    - Clock-work and jack-work, watch-work and mill-work, kitchen-ware of all kinds; clocks and dials, monuments, polished plate brass, and toys innumerable.

Having thus fixed the places where these several manufactures are made, we should consider their vent and consumption, and this in two particulars :—

1. The circulation of them through all the parts of England or Great Britain alternately, where they are not particularly made ; and this being spoken of in the describing the circulation, I say no more to it here.

2. The exportation of it to foreign countries, where it is carried in way of merchandise, which it may be very useful to the country trader, though not a merchant, to be informed of, that he may know what particular merchants to apply himself to for the sale of those particular goods which he has occasion to sell, and for any other purposes of trade, as it comes in his way.

Countries and places to which the English woollen manufactures of broadcloths, &c., are chiefly exported, and at what markets sold.

To Turkey and Persia;

- By the Turkey company, to
  - Constantinople; sold there, and the consumption there.
  - Smyrna and Scanderoon; carried from thence to Aleppo, and sold there to the Armenian and Georgian merchants, for raw silks, galls, and drugs, and by them carried to Ispahan, and sold there.
  - Alexandria, and carried from thence to Grand Cairo, and sold there; then carried from thence by the Arabian Turks to Suez on the sea, and carried down to Jeddo, Medina, and Mecca in Arabia.
- By the E. India company, to
  - Gambaroon in the gulf of Persia, and sold there to the Persian merchants, who carry them from thence to Ispahan in Persia.
  - Agra, the capital of the great Mogul's country, by the way of Surat; also a small quantity to China, chiefly dyed black.
- By the ordinary merchants, to Italy, viz.
  - Leghorn, from whence several English merchants ship them again for Turkey.
  - Genoa; from thence they are carried into Piedmont, Milan, and all Lombardy.
  - Venice, for the same trade up into Austria, Stiria, Carniola, and Croatia.
  - Messina, where there is an annual fair for those goods in particular.

By the ordinary merchants to Italy, with great quantities of druggets, serges, long-ells, stuffs, &c., to — Leghorn, Naples, Messina, Genoa, Venice, — for their own consumption in Italy and Sicily, the duchies of Milan, Mantua, and all on that side the Alps, as also to Turin and all the country of Piedmont and Savoy.

Portugal — Lisbon, Oporto. — From these two a prodigious quantity of English goods are exported again to the Brazils, and also to Goa in the East Indies.

Figuera ——

Spain. — Cadiz, for the loading the galleons, which lie there twice a year, and carry a very great quantity of all sorts of woollen goods to the Spanish West Indies; and the quantity is supposed to amount to above the value of 300,000*l.* yearly.

Seville, Malaga, Carthagena, Alicant, Barcelona, Corunna, Vigo, Bilboa, Fonterabia, — almost all Spain being principally clothed with the British woollen manufactures, especially fine Spanish medley cloths, druggets, stuffs, serges, long-ells, perpetuanas, double bays, says, hats, and hose.

France, pretending to imitate, or rather counterfeit our woollen manufactures, desires rather to have our wool, and receives but small quantities of our woollen manufactures, because the prohibitions of trade remain between the nations with regard to the unwrought wool of Great Britain and Ireland.

Holland. The Dutch take from Great Britain, as some have said who have calculated it most exactly, above two millions sterling yearly in woollen manufactures only, besides other goods, which are not only consumed in their own dominions, but are carried by them

up the Maese into France, Flanders, Lorrain, Germany, and up the Rhine, the Moselle, and Saar, into all the countries between these rivers, as far as into Switzerland; and again by the Danube into Swabia, Bavaria, and Austria, as far as Augsburg, Munich, and Vienna; also by the rivers Main and Neckar to Frankfort on the Maine, supplying the great mart there, and by that means all the country of Wurtzburg, Bamberg, and the great circle of Franconia; and to Heidelberg on the Neckar, and by that means to the cities of Nuremberg and Nordlingen, and the upper palatinate; in all which countries are sold very great quantities of British woollen manufactures of all sorts.

Hamburg. In like manner the Hamburghers, who have what was once called the staple of woollen cloth settled among them, supply all the circles of the Lower Saxony, and of Westphalia, with woollen cloths and other manufactures of England; also they send them up the Elbe, to the great fair at Leipsic; from whence the German merchants buying them, carry them up into Silesia, Lusatia, and Bohemia, as far as Prague; also up the river Sprea into Brandenburg, to Berlin, and even to the frontiers of Poland.

Bremen. The Bremers do the like, by the help of the river Weser, by which they vend the woollen manufactures of Great Britain into the country of Munster and Brunswick, and all the dominions of Hanover, Zell, Lunenburg, and the countries adjacent.

British woollen manufactures exported to the North, Baltic, and East seas.

To Norway,	Bergen, Christiana, Drammen, Drontheim, and all the ports of that kingdom.	From the Maelstrom in the east sea, to Drontheim, the people are chiefly clothed with English goods.

To Sweden, the principal ports now left, are	Stockholm,	From these two ports the whole kingdom of Sweden is served with British goods, especially the woollen manufacture, which is the general clothing of all the people, except the Laps and Boors, who clothe with a coarser stuff of their own making, or with skins of beasts.
	Gottenburg.	N. B. Our export to those parts is very considerable, though lessened by the late war, and the unhappy poverty of the Swedes.
The German shore of the Baltic, in which are	Copenhagen,	In all which ports great quantities of the English woollen manufactures are imported; and are the clothing of the principal inhabitants of the said cities, and of the countries adjacent.
	Lubeck,	N. B. They are likewise carried by the rivers into remoter countries on that side also, as by the Oder and the Wurta from Stettin into Poland; also in the emperor's hereditary countries, as high as Breslau, and the upper Glogaw in Silesia; and by the Vistula, from Dantzic to Elbing, Marienburg and Thorn to Warsaw, and even to Cracow, in the heart of Poland; in all which countries the nobility, gentry, and principal burghers, are clothed with English cloth, druggets, serges, stuffs, &c. and consume a very great quantity.
	Wismar,	
	Rostock,	
	Stralsund,	
	Stettin,	
	Koningsberg,	
	Dantzic.	

British woollen manufactures exported to the czar of Muscovy's dominions, and there to

- Archangel,
- Wybourg,
- Petersburg,
- Riga,
- Revel,
- Narva,

The great quantity of British goods exported to all these ports and places, will be judged by this, that the late czar himself, and all his court, with all the chief of his people from Petersburg to Moscow, and down to Astracan, have entered now, within these few years, into the general use of the English manufactures, and are all clothed with them, to the infinite increase of our trade thither; so that whereas in the year 1676, or thereabouts, that whole trade was carried on to Archangel only, and not more than six ships a year at most went from England to that port, and not above 100 or 200 pieces of cloth a year, we now send to Petersburg and other Muscovite ports, 150 sail yearly, and above 30,000 pieces of cloth, broad and narrow, druggets, stuffs, and other sorts of our woollen manufactures, the trade also daily increasing.

A Table of Metals and Minerals found in Great Britain.

Mines of metals and minerals, coals, stone, earth, &c., found in Great Britain.

Tin, found only in Cornwall and Devonshire.

Lead in — Somersetshire, on Mendip hills; Wales, South and North; Derbyshire, in the Peak; Nottinghamshire; Yorkshire, North Riding; Northumberland; Scotland, and there particularly in the lead hills, the estate of the earl of Hopton, and near Drumlanrig, the lands of the duke of Queensbury.

Iron in

- Sussex, Kent, Surry, — Of this iron are made chiefly such things as are cast in the furnace, as cannon, cannon bullets, furnaces, pots, boilers, plate iron, bomb shells, hand granades, and the like.
- Derbyshire, Yorkshire, Warwickshire, Worcestershire, Northumberland — Much of the iron found in those countries is used by the nailers, and also it is worked with Swedish iron in abundance of the smaller iron manufactures at Birmingham, Sheffield, &c.

Copper in — Cornwall, Devonshire, Wales, Lancashire, Cumberland. — This copper is already found to be as good and fit for all uses as the Swedish copper, and is now used in our battery works erected at Bristol; and the persons concerned a few years ago obtained an act for laying a duty upon foreign blacklatten, and metal prepared; which, being explained, are plates of brass, fitted for the workmen to cut out for the small manufactures of brass, as clock-work, kitchen-work, and the like.

Lapis Calaminaris, found on Mendip hills, in Somersetshire.

Alum, in { the East Riding of Yorkshire, the bishopric of Durham.

Rock salt, in Lancashire and Cheshire.

Quick-silver, { some, but not a great quantity, found in the tin mines in Cornwall and Devonshire.

Coals, { Scotland, Somersetshire, Wales, North and South, Staffordshire, Derbyshire, Nottingham, Yorkshire, Lancashire, Westmorland, Cumberland, Northumberland, Durham.

Stone, {
- Grindstones in { Yorkshire, near Sheffield, Northumberland near Newcastle, and Durham.
- Millstones and whetstones, { Derbyshire, in the Peak, near Chatsworth, Wales.
- Marble and alabaster, { Derbysh. Devonsh. Cornwall, Staffordsh. Wales, Purbeck.
- Fine black or blue slate, { Cornwall, Devonshire.
- Freestone for building, { Portland, Purbeck, Lincolnshire, Yorkshire.
- Firestone, in Surry.
- Bur-stone, in Kent.

Earth, {
- Fullers' earth, { Wilts. Devon, Suffolk, Surry, Kent, Yorkshire.
- Pipes and potters' clay, { Wales, Stourbridge, Nottingham, Northampton, Southampton, Shropshire.
- Chalk, chiefly { Kent, Surry, Sussex, Oxford, Bucks. Wilts. Dorset.
- Ochre in Surry.
- Black lead in Lancashire.

There are many other productions, as well of nature as of art, as well growth of the country as manufacture of the people, which might be reckoned up if it were within the compass of our present work.

But these, as they are the chief, are taken notice of, to let the reader see something of the fund of trade, upon which so great a structure as that of the general commerce of Great Britain, as well abroad as at home, is raised up, and how it is carried on.

After this account, no man need wonder that we speak of the tradesmen of this nation as of a considerable part of mankind, and a people to whom it is well worth while to communicate the advices and instructions contained in this work.

CHAP. XLVIII.

Who are not and who are to be deemed tradesmen, in the present acceptation of the word. A brief sketch of the numerous trading towns in England. That there may be supposed to be near two millions of people in South Britain or England only, who may be denominated tradesmen, besides multitudes who are concerned in trade, and are not in strictness so called in this general calculation.

As the trade of England is exceeding great, so is the number of the tradesmen who carry it on; and the particular employments into which they are divided are very many; but, for brevity, I shall reduce them to a very few.

1. The husbandman or farmer, and the grazier, though they are springs and wheels in the movement of trade, are not tradesmen in the present sense of the word.
2. The master manufacturer and handicraft, though the very foundation of trade, are yet not properly speaking tradesmen.
3. The retailer, including the shopkeepers of all sorts, are tradesmen.
4. The wholesaleman, including several trades, though not keeping either shops or warehouses.
5. The carriers and masters of vessels for the coasting business, who, keeping servants and carriages, are generally considerable traders.
6. Brokers, and buyers and sellers of cattle,

corn, and other provisions by wholesale, for other men.

These are the men who carry on the whole trade of the kingdom; and under them almost all those whom we call labouring poor are maintained and employed. For example:—

The farmer and grazier employ under them the cottagers and mere husbandmen, who plough, sow, harvest, and carry out to market the first principles of all commerce, viz., the provisions for the subsistence of the whole, such as corn and cattle, bread and flesh; the poor servants which are employed by these farmers and graziers are numberless, as well men-servants as maid-servants, dairy-maids, house-maids, &c.

The manufacturer and handicraft, or artist of every kind, are indeed the first springs, the wheels in the whole movement; they buy the wool, put it out to spin, and after that to weave; and under them employ and subsist many hundred thousands of poor people, whose dependence is wholly upon it, and who yet, in the true sense of the word, are not tradesmen.

But the factor employed by the said manufacturer, who sells the goods from the very first hand to the retailers, who sell them at home, and the merchants who export them abroad; these indeed are real tradesmen, and the chief of tradesmen; and though they are but few compared to the other heads, and chiefly reside in London, yet they correspond with all the nation, and may be said to be the most considerable both in business, credit, and in substance.

Lastly, the retailer; this is the last and finishing agent of trade; all commerce ends in the consump-

tion and with the consumer; in this number are included all the country shopkeepers in England, whose number is not to be known any more than either the magnitude of our inland trade, or the value and extent of the tradesmen's stocks, and the commerce they drive; but I shall give some little specimens from such particulars as may be more easily come at; by which at least it will appear how impracticable it is to make a regular and exact computation.

I gave some hints in chap. XLVI. from the prodigious expense of carriage only, which attends the commerce of this island, what the whole must be; but that article is not sufficiently spoken to there, nor was it intended to be so; you will therefore have some further light into it, under the present inquiry.

We have in England near 10,000 parishes; some, indeed, and the most in number, are but villages, and thin of people; but others again are very large and populous towns, thronged with inhabitants, because full of business, and bigger than many cities; I might name some smaller, which are yet very populous, such as Ware, Chelmsford, Kingston, Uxbridge, and several such as these.

There is hardly a parish of all the 10,000 but has some of these retailers in them, and not a few of them have many hundreds in them.

We are told that there are in the parish of Manchester above 60,000 people, in that of Halifax 100,000 communicants, in Sheffield 50,000, in Yarmouth 20,000, in Frome 50,000; and so in proportion in other places.

We are told also, there are ten trading towns in Lancashire, the West Riding of Yorkshire, and the adjacent country, which have most of them not above one parish, and none above two; and in most

of them the highest magistrate is a constable, and yet have each of them more people than the city of York, and some of them twenty times as much trade; such as Warrington, Manchester, Macclesfield, Liverpool, Halifax, Leeds, Wakefield, Sheffield, Doncaster, Hudersfield; in all these the number of shopkeepers, retailers, and such as come under the proper denomination of tradesmen, are not to be calculated by any rule, or guessed at by any proportion.

There are abundance of other very populous trading and manufacturing towns in England, which may have from two to four or five parishes, the number of whose tradesmen, as well wholesale as retail, is not to be reckoned up; such as Hull, Birmingham, Newcastle upon Tyne, Leicester, Nottingham, Taunton, Reading, Plymouth, Portsmouth, Rochester, and abundance more, too many to name. An experienced tradesman assures me that there are 60,000 tradesmen in the particular denomination of a tradesman, as here described, within the county of Norfolk only; and he adds that he believes there are not less than 100,000, if I allow those to be tradesmen who are dealers in wool, in spun yarn, and in the manufactures of stuffs made all over that county, and are not makers; and several traders of other kinds, all which I must acknowledge ought to be reckoned so.

If this be true, then there may be near two millions of tradesmen, including their servants, apprentices, and journeymen, in Great Britain; for I have yet said nothing of Scotland, where the number of tradesmen is very considerable also, and their trade considerable too.

Besides these, I have not yet reckoned those travelling tradesmen whom we call Manchestermen, and those who carry Leeds' cloth, kerseys, and

Yorkshire cloth of all sorts, upon horses, all over Britain, who are some of them very considerable dealers, and furnish the shopkeepers all over Britain with their goods, without cutting or retailing anything. Also,

Besides those who travel and go from house to house selling by retail, and who are properly pedlars, and called by that name, many of which also keep shops, or chambers, or warehouses, in the adjacent market-towns, and sell their goods in the villages round; these all come under the title of tradesmen; they are by some called petty chapmen, and the number of them is very great, though, as some think, not so great as they have formerly been.

Under these denominations the general commerce of this kingdom is carried on, the home made manufactures dispersed and circulated, and the foreign importations handed about to the last consumer.

There are also abundance of other people, who must still come into the list of tradesmen, besides those already named. For example:—

All our brewers and distillers, and the dealers in many things relating to them, as the hop merchants, hoop and stave merchants for their casks, nay, the iron merchants for their iron hoops; and to join them together, all the vintners, innholders, alehouse-keepers, and strong-water shops; these are all tradesmen, for they buy and sell, trade on this side and that, and are no manufacturers on one hand or on the other.

The butchers are also tradesmen, and particularly that part of them of which we have a great many in London, called carcass butchers; that is to say, wholesale butchers, who kill the meat in great

quantities, and sell it out to the butchers in the outparts, and in the villages and towns near the city; these are indeed the more considerable of the kind; but the retail butchers are tradesmen too, for they buy and sell continually.

Horse coursers, or jockeys, and horse dealers, are all tradesmen; so are the buyers and sellers of cattle, whether fat or lean, I mean such as act between the breeder and the butcher, and between the breeder and the feeder, of which there are great numbers in England; some are called salesmen, some cow-jobbers, some dealers, some brokers, and many of them factors, as particularly the buyers of cheese, butter, corn, and malt, are called factors.

These and many other kinds of dealers may be called tradesmen, though they keep neither shop nor warehouse; and of these the number is beyond all account.

CHAP. XLIX.

Of the trade in liquors, as well wine as beer, ale, &c. The vast numbers of people that it employs. A brief hint for a regulation, as to the proper persons to be indulged in keeping publichouses. That the trade of the nation at present is too apt to run out into belly and back.

The next considerable article of trade, managed out of the class of shopkeepers and warehouse-keeping, is the sale of liquors, which, though not equally necessary as the corn-trade, yet is, perhaps, equally considerable, if not superior to it. The last chapter allows the vintners, victuallers, innkeepers, brandy-shops, &c., to be tradesmen, and to rank them accordingly. I must now inquire a little into the substance they deal in, which is a considerable branch of trade; and the materials are all furnished by trade, either domestic or foreign. This trade in liquors is to be distinguished into five particular heads:—

Wine.	Cider and perry.
Beer and ale.	Vinegar.
Brandy and spirits.	

The wine trade is wholly an importation, being not only the substance of a foreign product, but wholly of foreign operation.

The brandy and spirits are of a mixed original, and are partly home product, and partly foreign;

the first is the product of the grape, and the latter of the malt.

Beer and ale is wholly a home product, being brewed entirely from malt of English growth.

Cider is the like, being drawn by pressing from apples and pears, all growing in England, and principally in the south parts; there being no considerable quantity of fruit growing north by Trent.

Vinegar, as now used, is wholly of English produce, being made of malt by ebullition and fermentation.

The wine trade, though it is an importation, is a very considerable article in trade; the magnitude of it is to be calculated by the custom-house accounts, and may be seen, or rather guessed at, by the following account of the importation of all sorts of wine in the year 1721, as it stands in our custom-house books, for the port of London only.

	Pipes.
Of Portugal wines only . . .	20,938
Of Spanish wines	14,147
Of French wines 999½ tuns, is . .	1,998
Of Rhenish wines 358½ tuns, is . .	717
	37,800

Supposing one-third more to be entered in the outports;

This amounts to . . 12,600 pipes more:

Which added to . . 37,800

Total 50,400

Brandy 60,000 pipes, as well entered as run.

In all 50,400 pipes of foreign liquors.

N. B. 5000 tuns of brandy is much too little.

These quantities amount to a very great value; and, being imported in one year, show us the magnitude of the trade; the quantity too being increased, if common fame may be believed, by some mixtures they receive here, to the scandal of the tradesmen concerned in it: and indeed the charge is made apparent on the sale of a vintner's stock, when he dies or fails; for none of his brethren will buy it under a deduction too monstrous to be mentioned; knowing, no doubt, how little genuine wine is in the quantity, in proportion thereto.

Again; it is to be noted, that as this is for the city of London only, the importation of the same wines, in all the other parts of Great Britain, is exceedingly increased since that time; and, if we may believe the common opinion, goes on increasing in a degree hardly to be guessed at.

The first value of these wines, in the countries from whence they come, is not great, in comparison to the value when they come to the pint pot, as they call it; that is, to the retailer: but the duties of importation, the freight to the ships, the expenses attending it, the landing, the managing, houseing, carrying from place to place, cellarage, cooperage, and the like; these put all together, making the value of this trade, reckoning it at the rate to the last consumer, come to above two millions sterling per annum. For example:—

Take the usual tavern rate of Spanish and Portugal wine to be twentypence[a] per quart, this amounts to 40*l.* per pipe; if we import sixty thousand pipes of Spanish and Portuguese wines, and of

[a] It has been for some years since our author wrote, and continues still to be, two shillings per quart, instead of twentypence, which adds further strength to his argument.

brandy, in a year; these, cast up together (and, it is plain, I do not over reckon the quantity) amount to 2,400,000*l.* sterling; besides that, all the French wine, the Canary, and the brandy, are sold much dearer; but, take them together, it is an immense sum.

It is evident, that the rate of twentypence per quart is the lowest price of wines, as retailed in the taverns; all the wines called Canary, Rhenish, Old Hock, Moselle, French, and Florence wines, are sold at higher rates, from two shillings to six shillings and seven shillings per quart: so that I take the estimation, upon the lowest value, of the sale of wine in England, to amount to 2,514,824*l.* 6s.

In like manner I rate the quantity, as appears above, much under what is every year imported; so that I cannot be taxed with a strained computation, if I insist that the value of the wines sold in Great Britain amounts to three millions per annum.

As the quantity of wine is thus great, the number of people who are employed in buying, selling, carrying, and disposing of it, is also great in proportion; and there is so just a connection between the quantity of goods in trade, and the number of tradesmen managing and carrying on the trade, that I know no better way to form an idea of one, than by an estimate of the other.

The beer and ale is the next clause in the article of liquors consumed in England; the gross quantity brewed in Great Britain is not easily calculated; because the excise is no rule to judge it by, great quantities being brewed which are not for sale, and consequently pay no excise: but as the quantity brewed for sale is only concerned in the case before us, namely, the judging of the numbers of tradesmen, that is, publichouse-keepers, employed in

the vending and disposing of it, so a guess may be made.

The numbers of alehouses and innkeepers in England are said, by ordinary computation, to be above two hundred thousand: and, indeed, I believe that calculation to be very much within compass; especially if all those taverns, who likewise sell malt liquors, are taken into the number.

The quantity of liquors these houses dispose of must be prodigious great; especially if we consider the excessive draught which some of those public-houses have; particularly in this city, and in some other towns of great concourse of people, houses on the great roads, in seaport towns, &c. and the like of distilled spirits.

But the best calculation of the quantity of drink brewed, is to be taken from the quantity of malt made; since all the malt, except a very small quantity exported, is either brewed into beer and ale, distilled into spirits, or fermented into vinegar. Now the quantity of malt is thus to be stated; the malt tax, before Scotland came in to pay their proportion, amounted one year to 660,000*l.* and it is generally now given for 600,000*l.* that is to say, to bring in so much, clear of the collection.

If then it brings in 600,000*l.* including the charge of collecting, the quantity is easily computed; for the duty being sixpence per bushel, or four shillings per quarter; the question is, how many sixpences there are in 660,000*l.* there being just forty sixpences in twenty shillings, or a pound, it is easily cast up, viz., that there are 26,400,000 sixpences; and, consequently, just so many bushels of malt made in England, before the Scots came in to pay the same tax with us. But then here is not any allowance for the establishment, as they call it, of the officers' salaries in collecting, all which is paid

out of the duty, and, consequently, so much more malt made to pay it.

The sum of the account then is, that there are 26,400,000 bushels, or 3,300,000 quarters of malt made in England in a year, besides so much as pays the officers' salaries that collect it, and incident charges, which is a very considerable article also.

It is true, they tell us there is a very great quantity of this malt distilled into spirits, and also fermented, as above, into vinegar; but of all this, I do not find they pretend to above 300,000 quarters; so that the beer and ale must be found to make up the rest, which makes the brewed part alone to be three millions of quarters.

In the strong beer brewing, they calculate ordinarily three barrels upon a quarter; so that if there are three millions of quarters brewed, it must be supposed to make nine millions of barrels of strong beer, supposing no small beer to be made; but as a very great quantity of small beer is also brewed for and by small families, the number of the whole must be prodigiously greater, though not all of strong beer. If then such an immense quantity of malt is brewed and distilled, what a prodigious number of tradesmen of all sorts must be employed in vending, that is, in retailing this beer and ale?

This leads me, of course, to inquire into the other branches of our liquid trade, which occasions also a very great business; such as,—

1. Distilling, a new trade in England, is increased to a prodigious degree, by an accident in our commerce, which was the prohibition of brandy from France. Not that our[b] drinking of brandy and

[b] Since our author wrote this, the inordinate use of these liquors increased so much, that it occasioned an act of parliament to be made to prevent the mischiefs arising from it.

spirits is so very much increased; but, upon the raising the price of foreign brandy, first by an absolute prohibition, and then by a duty of two-and-fifty pounds per tun upon the importation, the dearness occasioned the stop to the consumption; and this encouraged the distilling trade at home, and put the distillers upon exerting their skill to such a degree, as we see it raised to at this time; in which they are come to such perfection, that the ordinary people are now so very well satisfied with the malt spirits, and especially with their new compositions, that they do not seek French brandy in such a manner as they formerly did.

It is most certain, that in the years 1687 and 1688, when the trade with France was open, and the duty paid upon the importation of brandy was but nine pounds per tun, there was imported, and consequently consumed in this nation, from France, in one year, from nine thousand to eleven thousand tuns of brandy; a quantity, which, were it imported now, would be an expense almost equal to the common net charge of all the liquors drank in England put together, I mean, clear of excise. For example:—

Suppose the quantity, at a medium of years, to amount to ten thousand tuns in a year; and suppose this brandy to amount, in France, but to ten pounds per tun; let us see the value:

10,000 tuns, at 10*l.* per tun, is		£100,000
Freight, at 2*l.* per tun	-	20,000
Custom, at 50*l.* per tun	-	500,000
		£620,000

We find, since these prohibitions, very great quantities of brandy run by the arts of clandestine

traders; but even that quantity is now much abated, except in the north parts and west parts, since the distillers have found out a way to hit the palate of the poor, by their new fashioned compound water, called Geneva; so that the common people seem not to value the French brandy as usual.

Upon the whole, it is evident to common observation, that these additions to the trade in liquors are not trifles in the inland commerce of the nation; and it is upon that foundation, and for that reason, that these calculations are made.

The cider trade may, perhaps, be thought a trifle too mean to mention here; but I shall put the tradesman in mind, that, through several counties in England, cider is, at least for many miles together, the common drink of the people; and that, even in their publichouses, there are no malt liquors sold at all, and in others but very little, as I can testify of my own knowledge, in the shires of Worcester, Gloucester, and Hereford, and the like in Devonshire and Somersetshire; from whence they tell us they ship off twenty thousand hogsheads of cider a year to London, as is mentioned above; so that cider, as a trade, is far from being inconsiderable [c].

All these articles, however trifling in themselves, become considerable in the case before us; namely, that as they pass through many hands, between the growth and the consumption, and go through some particular operations in the passage, they, by that means, are a medium of commerce, and add a very great number to the general mass of tradesmen; such as those to whom these two volumes are ad-

[c] Since our author wrote, the trade of English made wines seems very much improving, and is likely to furnish still more and more strength to the argument insisted on.

dressed; and especially to those tradesmen, who, as I said above, do not come into the class of shop-keepers, or warehouse-keepers.

I might enlarge here; and, indeed, it would very well take up a whole chapter, to give some particular instructions to those tradesmen I call publichouse-keepers, vintners, victuallers, innkeepers, and the like; how they should carry on their trades like men of business, and perhaps, in the end, not less to the advantage of their families, without prompting the pot and the glass, and, as the text calls it, putting the bottle to their neighbour's nose, in a gross and scandalous manner, as is generally the practice; making themselves tempters to vice, merely for the getting twopence or threepence, or perhaps six-pence extraordinary spent in their house; I think I need not explain myself; the ordinary practice of those people, and the custom of their houses, describe it too plainly.

With a careful and circumspect management, how easy is it for a victualler or alehouse-keeper to establish a reputation for a quiet, calm, modest, and well-governed house; and to found that reputation upon the foot of a just, exact, and regular conduct in the management of their business, let the nature of it be what it will.

I have seen some innkeepers, in particular, manage their business with all the exactness of right and thoroughbred tradesmen, keep their houses, their stables, their cellars, their books, all with such care, such constant application, such regular dispositions of things, one apart from another, that there has not been the least disorder about them.

Many of these have large farms upon their hands, dependent upon their inns, and some the posthouse; and that, too, where they have had a large branch in their hands, and several by-bags and by-roads to

direct, and to keep the accounts of, yet do all with the utmost readiness, and perhaps are their own brewers at the same time.

But it must be allowed that, together with these sober, grave, and substantial tradesmen, there are abundance of scoundrel, sorry, griping, sharping fellows, who neither merit the name nor the character; and that these are embarked in destroying the morals of the nation, and the health and livelihood of the people; and to them a chapter of advice would have been very seasonable; but it is enough to tell such, they are the reproach of the employment, which, but for their ill conduct, might be as reputable as honest, and as free from vices as any other.

These people are already subjected to a necessity of taking out licenses to carry on the trade; and I am so far from thinking it a hardship upon them, that I think it absolutely necessary for the health and morals of the people that they should be so subject. I could even wish, that none but decayed housekeepers of sober characters, or widows, with families to bring up, should be licensed to keep coffee-houses, or victualling-houses, especially in the country towns and villages.

That the number should be limited in every place; and, as fast as one died, that another proper person should be put in, by authority appointed for that purpose, without regard to any thing, but age, low circumstances, and sobriety; and if taken from the family, the stock to be appraised, and sold for its benefit; and the parish to disburse the money, till it could be repaid by the trade.

This would prevent an inundation of disorderly people, young, lusty, and idle footmen, ostlers, and others, who, marrying a fellow-servant, run into a publichouse, and make it their business to debauch

all those servants and others with whom they have been acquainted, in order to promote their new trade.

Whereas a staid, sober, decayed tradesman, or matron, put into such a way, would be able, by recounting their experiences in the world, to be a sort of admonishers to the persons who used their houses, especially in a winter evening in the country; and would not put the youth of the place upon gaming, and other extravagances, in which they could not join themselves; and such houses would cease to be public nuisances, as they now frequently are, to the great disturbance of their neighbours, the damage of poor private families, the husbands of which are frequently tempted to spend their little substance in them, and to the great detriment of the public. But this being not directly to our present purpose, I shall proceed.

I have heard much of the excessive drinking among the Dutch and the Germans, and especially in the provinces of Westphalia and the Lower Saxony, where they brew great quantities of beer and mum, and have plenty of wine besides; but I believe I may venture to challenge all the world to show the like quantity of beer, and ale, and wine, and cider, and brandy, arrack, and geneva, and other strong waters, consumed in so narrow a compass of land, or among an equal number of people, as is now in this our country of England; nor is it possible there can be a like number of tradesmen employed in the management.

The city of Rostock, in the duke of Mecklenburg's country, is famous for the great quantity of beer they brew there, and export to other countries; and it is indeed the principal trade of the whole port; yet I am informed that there may be found two brewing-offices in London, which brew more

beer than all that city; and if it is true, as I believe it is, that there are two brewers in London, who brew, each of them, a thousand barrels a week, which makes 104,000 barrels a year, I believe Rostock cannot go beyond it.

Thus we see the foundation laid, on which to estimate the number of the tradesmen in this kingdom; and really, if all the houses that sell liquors, and entertain loose and drunken people of all kinds, are to be reckoned among the honest tradesmen, as I don't see but they must, as to number, though not value, we must allow the tradesmen to be multiplying every day. But one thing I will venture to observe, that as the nation seems to be dwindling in its legs, and arms, and head, and running out all into belly and back, it is worthy of public consideration to find out some method to promote the general circulation of every part, and to limit or set bounds to the luxury that is the occasion of all this bloated mischief. But this shall be further taken notice of in the remaining part of the work.

CHAP. L.

That trade, in many of its branches, is supported by the vices and luxury of the age. How difficult, yet necessary, to regulate this. Brief hints for promoting so worthy an end. That trade, however, makes not the vice; whence is deduced, that a remedy might be applied without hurting trade so much as some apprehend.

I might add to the victualling and drinking trade, all the several trades employed in the vanity, gaiety, and luxury of the age, which are now become such eminent branches of our commerce, that to make what we call sumptuary laws, for restraining habits, clothes, equipages, and expensive customs, would be thought, by some, one of the greatest invasions of our trade that could possibly be made, as it would oblige thousands of families to turn their hands to other businesses for their subsistence.

It is very hard, and a melancholy reflection, to think, that wickedness should have got such root in this nation, and should be so effectually fixed that it cannot be removed, but at the expense of some part of our trade, and the damage of an infinite number of people; that it is so incorporated with our felicity, that, like a limb of the body natural, an amputation would endanger the life.

It is next to incredible, what a share the luxury of the age has, in the employment of families, and in the multiplying of tradesmen in this nation, among whom, no one article they deal in may be

called a necessary to life, or even to the real comforts of it.

Of this sort are the exorbitances of dress, the excesses of eating and drinking, which are more criminal than the other, and are become so interwoven with our public advantages, that there is little hope ever to see them eradicated.

Some, even sober people, aver, that however necessary, however called for by heaven and earth, however required for the health both of soul and body, a reformation would be, yet it would be a clap of thunder to the nation; as it would immediately save above a million of money, so they urge, that it would immediately force above a million of people to seek new employs.

How many alehouses, say they, must shut up, how many bushes be taken down! what an army of drawers and tapsters, that scum of the rabble, would immediately go a begging! what regiments of gaugers and excisemen, tidewaiters and searchers, and all the mob of custom-house and excise-officers would be disbanded, and left to the highways and the gallows! and what an innumerable throng of women and children, the wretched dependents of those miserables, would come to the parish for bread!

And what, urge these gentlemen, must be done in this case? It is a dreadful story, they confess, that the prosperity of so many people is built on the ruin of the nation's morals; their excesses are the excess of their welfare; and, in a word, that we must preach no more to them sobriety, temperance, and abatement either of pride or drunkenness; for if they should reform, they are well-nigh undone; upon the giving up their souls depends the keeping up their bodies; and if you put a stop to the excesses of the age, as you lessen the revenue, so you ruin the people; in

short, say they, virtue would be really, in the very letter of it, a sinking-fund; for it would, in a word, sink the value of many of our most important funds; and, to add to it all, it would sink the value of lands too; the consumption of a prodigious quantity of the barley, which is now used, would be lessened in proportion; and the lands, which are yearly employed to produce it, be uncultivated. Thus argue, as I said, some even sober people among us. But, after all, there are not wanting those who will tell us, that England, before these excesses took place so universally, was a great and a happy nation, and might be still so, though the hands of a vast number of these traffickers in luxury were turned to more eligible employs; that it is true, it would be a very great blow, and would be felt for some years by numberless families; but that it would apparently better the next generation, in every respect. They urge, that we have much waste ground to improve; that agriculture is sunk, for want of hands; that our colonies would be much improved by the great numbers of hands that might, by some wholesome sumptuary law, be made useful to us; that the French and Dutch greatly improve upon us in their plantations, and ours are more and more neglected; that they people theirs with their useful hands, while few, besides felons and convicts, are transported to ours; that the naval stores we buy from Sweden and Russia, and the iron also, might be produced here; and that silk, cocoa, coffee, indigo, and innumerable other products of the earth, which we now purchase of other nations, might be raised in one or other of our own colonies, if we were to send abroad those industrious hands that are now employed in propagating that sort of trade which tends to corrupt our morals; and that the surplusage of these commodities, over and above what would be

necessary for our home consumption, might be exported to other countries, who, as we improved in them, would always be ready to take them off of our hands; and so there would be no fear of finding a vend for the produce raised by these improvements.

Whatever there may be in these allegations, we shall not pretend to say; but are afraid, that the narrow notions which some gentlemen are governed by, with regard to our colonies, and the apprehensions of every improvement there turning to the disadvantage of the mother country, are likely to keep the colonies low, and prevent us from putting a stop to the luxuries and mischiefs complained of, till, perhaps, our rivals in trade will improve so much upon us in their plantations, that they will beat us out, not only of the produce, but, in time, of the colonies themselves; this would be much to be lamented; but, really, the difficulty there is to fix upon means to make so near a country as Ireland as useful to itself and Great Britain, as might be done, give us but little prospect of making the good use we might of remoter plantations.

But, to quit this subject, and resume that we were upon before, it is surprising what a swarm of gardeners, poulterers, pastrycooks, &c., are supported by the mere extraordinaries of eating; raising plants by mere violence, and, as it were, a rape upon the earth; forcing her to produce things before her time, and, as it were, in spite of seasons, climates, forward or backward springs, and the most obstinate opposition of natural causes.

What rapes are committed upon nature in the production of animals as well as plants! making the ewes bring lambs all the winter, fatting calves to a monstrous size, using cruelties and contrary diets to the poor brute, to whiten its flesh for the palates of

the ladies, and to gorge the dainty stomachs of those who lay up their felicity in eating fine, as they call it! But will anybody say that most of these people might not be better and more usefully employed, for the good of the commonwealth?

It is true, there are many trades depending upon these unhappy articles, and in furnishing rarities for the nice palates of these friends to luxury; but what if we should be reduced to moderation in our diet, and to feed sparingly, by some public calamity, which, to say nothing of foreign invasions, &c., Heaven could, with but one or two extraordinary dry or wet summers, bring us to the necessity of doing? would not many tradesmen, in that case, be sufferers by it, for the present, and under a necessity of seeking a more worthy and useful employment?

Where so great a good would follow to future generations, by a reform, I think something might be done, and suffered too, though to the injury of the present now[a], and to that part of trade which is carried on to bad purposes, let it be ever so considerable a thing. To be sure, the bad consequences of not stopping the evil, greatly outweigh the other consideration; and it is certain that more of our people would die good Christians, and many of them live longer too, as well as better than they do, could these matters be regulated.

All that we have left to wish for the particular

[a] This was the consideration the parliament proceeded upon, and was a consideration worthy of the British legislature, in the passing of the late law against spirituous liquors; for they regarded not a whole trade, and that a very numerous one, where the morals and health of the whole people were so visibly concerned; and in doing so gave a noble precedent, which affords us a pleasing prospect that still greater reformations may be effected, when the enormity becomes equally crying.

good of this kingdom is, that we ourselves were less corrupted by these superfluities in which we trade, and that we could be (like those quakers who deal in finery and ornament, but never wear them themselves) content to bring them home, but to re-export them to more effeminate nations, than we would have ours to be. But, as things stand, this is a vain hope; for, in short, we see no likelihood of a reformation taking place in our days. If necessity is the mother of trade, luxury is as surely the consequence of riches and plenty; and we are certainly arrived to such a pitch in all manner of riot and excess, that we have to apprehend the fatal effects to ourselves, that always have followed from the same causes, in the greatest and most potent empires, as those of Persia, Greece, Rome, &c., which were dissolved by their luxury. But let us leave these reflections, and after all, be allowed to make one observation in behalf of trade, as well foreign as home, and of the persons employed in it; viz., that the trade does not make the vice, but the vice makes the trade; if the tradesmen propagate crimes in the ordinary way of their business, the fault is not in the trade, but in the man; as in the case of drunkenness, the grape, and the malt, are not chargeable; they are an innocent product; no, nor are the wine, the spirits the beer or ale, guilty; it is the excess, it is drinking them extravagantly, taking an unreasonable quantity, loitering away an unreasonable deal of time, spending their money, and starving their families; these are the vices.

Again; trade, take it in the first person of the tradesman, does not introduce the luxury and extravagance of the people; nor their exorbitant expense in fine clothes, or fine equipages, their pride and ostentation in either or any of these; but the vice is in the breast of the vicious; the pride is in

the inside of the beau, while his embroideries, his laces, his fine clothes, only flutter in the wind from the outside of his carcass. Now the tradesman indeed takes the advantage of the fop, and puts in to furnish him with gaieties and fine feathers; but the tradesman does not bid him turn peacock, and strut about to show and spread his plumes.

The man is a fool, or fop, or beau, the terms are synonymous; he comes to the tradesman's shop, he buys one toy here, another trifle there; he calls for silver buttons in one place, fine brocade, or cloth of gold, in another; here he sets an embroiderer to work, there a lacemaker; he directs one to make this, another that; in a word, he scatters his money about as a farmer makes hay; and when all these things are brought together, as Aaron cast the earrings into the fire, and out came a calf; so the tailor is sent for, and all the apparatus of his pride being thrown into his hands, out comes the piebald party-coloured beau, completely cooked up, and dressed as gay as a merryandrew.

All this while it is not the monkey that plays the man, but it is the man that plays the monkey; it is not the merryandrew that acts the mountebank, it is the mountebank that acts the merryandrew; but still trade is in the right of it to take their money, as it employs a great number of people; and thus it frequently appears that the extravagant pride of the age feeds trade, and, consequently, the poor.

And what would be the case if it was not thus, and there were to be no public prohibitions? The alternative is unhappily come upon us; we must either sell them fine clothes, or they will buy abroad, which is quite contrary to the reason of trade; if fine silks, rich brocades, velvets, &c., are not to be had here, the beau and the fine lady will send to

France for them; nay, they will go to France to fetch them, rather than want them.

I will mention three or four other articles, which seem to me to cry aloud for the regulation of a sumptuary law, or some other good expedient.

The first is, that of the peruke-makers, of whom, including barbers, it is said there are not less than 30,000 in the city and suburbs, principally occasioned by that one excess of wearing perukes, a thing little known in England fifty, and not at all eighty years ago.

2. The great increase of pastrycooks' shops, entirely built upon the luxury of the present age, and who have thrust out better and more useful trades.

3. Undertakers for funerals, and the usage of burying with coaches, though the party lies dead but two doors off from the church; with all the frightful gewgaws of funeral pomp, and the growing extravagancies of new customs in funerals; how wonderful a foppery! And how are families become slaves to what the undertakers please to call the fashion in dressing both the living and the dead!

4. The universal custom of wearing excessive fine linen; not a shopkeeper, not a drawer at a tavern, not a barber, not hardly a barber's prentice, but must have a shirt of fine holland of five or six shillings per ell; and the ordinary beaus run it up to ten or twelve shillings an ell. Their grandfathers perhaps as clean, though not so gay, contented themselves with good holland of less than half the price, and with shifting their linen perhaps twice a week; to correct which, our nicer gentleman have brought it to two clean shirts a day; we may suppose their uncleaner bodies require it more than those of their ancestors did.

These are some of the modest articles which in-

crease trade; and as to the latter article, we must observe, that though England makes no linen of value, yet it wears more fine linen, than not only the country where it is made, and where it is so much cheaper than it can be here, but even than in any other country in Europe. The quantity of these linens imported is so great, that in Flanders only, they tell us, the Flemings (besides what the Hollanders do)[b] trade with us with their cambrics, and other sorts of fine linens, above 100,000*l.* a year, to our loss in the balance of trade.

Who sees not, from what has been said, that this national pride might be reduced by a good sumptuary law, restraining the wearing of what we have mentioned, as also of embroidery, silver and gold trimmings, high-priced laces, and the like, and contenting ourselves to be only the manufacturers, or exporters, of these things, to other nations?

I know it may be said, that, with regard to embroidery, and silver and gold lace, the French, who are a people, by genius, fitted for outward show, greatly outdo us. But we may aver, without complimenting the genius of our own country, that, supposing it true, which some however among us will dispute, no nation under the sun improve in any art like the English, wherever they meet with encouragement; witness our glass manufacture, which beats that of Venice, and many others that might be named; but with regard to these gaudy trifles, let the French outdo us if they would, and wear the tinsel ornaments when they have done,

[b] Since our author wrote, the Irish and Scottish linen manufacturers are so greatly improved, and we hope will be more and more encouraged, that we may expect to turn a great part of balance to the benefit of our own fellow-subjects of those nations.

provided we were restrained from wearing them ourselves; we have other more wealthy and useful employments for such of our hands as might be diverted from that part; and should have no reason to dispute what regarded mere appearance with them.

Upon the whole, I will venture to assert, that, as the evil lies more in the minds of the people than in the trade, the grievances complained of might be remedied, at least in part, with greater ease, and less detriment to trade, than some may apprehend, by a good sumptuary law; for it is certain, that trade, in a great measure, is attendant upon the humours of the gentry, and their imitation; and were those humours properly directed and prescribed to, trade would of course fall into other channels; whereas, if luxury of any sort be promoted by depraved custom, or prevailing fashion; what at first found but few dealers, soon multiplies prodigiously; and every tradesman quits the obsolete business, to fall into the fashionable one. This we might prove by innumerable instances; and abundantly shows, as we hinted above, that proper laws might do good by restraining excesses in any particular way, and directing to a proper point the public taste of the nation, on great and important occasions, worthy of the consideration of the legislature.

CHAP. LI.

The alteration which the humour of people, and their luxury, have given to several trading places in London. Whether our national trade is not past its meridian, and does not begin to decline. The conclusion, exhorting to sobriety, to a necessary frugality, and to a preference which all persons, especially people in trade, should give to our own manufactures.

It cannot be foreign to our purpose, nor unpleasing to our readers, to observe, before we conclude this work, the turn which the luxury and humour of people have given to trade, and to trading places in London; and we shall therefore lightly touch upon this subject; and the rather, because we have the vanity to imagine, that there are not many better qualified, by years and experience, to make the requisite observations on this head; and because we think several useful inferences may be drawn from it.

Let any man, whose years and strength of head will allow it, look back, and recollect how things stood in London about fifty years ago, with respect to some particular trades, and compare it with what it is now; and he will be struck with surprise at the changes made in the time.

The mercers, particularly, were few in number, but great dealers; Paternoster-row was the centre of their trade; the street was built for them; the spacious shops, back-warehouses, skylights, and

other conveniencies, made on purpose for their trade, are still to be seen; and their stocks were prodigiously great.

The street was wont to be thronged with customers; the coaches were obliged to stand in two rows, one side to go in, the other to go out, for there was no turning a coach in it; and the mercers kept two beadles to keep the order of the street; about fifty principal shops took up the whole; the rest were dependents upon that trade, as about the middle of Ivy-lane, the lacemen; about the end of the street next Cheapside, the button-shops; and near at hand in Blow-bladder-street, the crewel-shops, silkmen, and fringe-shops.

They held it there, in this figure, about twenty years after the fire; and even in that time, the number increasing as the gay humour came on, we saw outlying mercers set up about Aldgate, the east end of Lombard-street, and Covent-garden; in a few years more, Covent-garden began to get a name, and at length, by degrees, intercepted the quality so much, the streets also being large and commodious for coaches, that the court came no more into the city to buy clothes; on the contrary, the citizens ran to the east and west; Paternoster-row began to be deserted and abandoned of its trade; and, in less than two years, the mercers had well nigh forsook the place, to follow the trade, seeing the trade would not follow them; as at sea, if the shoals of fish shift their usual station, the fishermen follow the fish.

The Paternoster-row mercers, as I remember, went all away to Covent-garden; and there, for some years, was the centre of trade; reserving some still within Aldgate, and at the corners of Lombard and Fenchurch-street, and within Lombard-street, as far as to Clement's-lane end; and in the lane

the button-makers, who followed likewise from Paternoster-row.

Within about ten years more the trade shifted again; Covent-garden began to decline, and the mercers, increasing prodigiously, went back into the city; there, like bees unhived, they hovered about awhile, not knowing where to fix; but at last, as if they would come back to the old hive in Paternoster-row, but could not be admitted, the swarm settled on Ludgate-hill.

How they are increased there, how they spread themselves within the gate, as well as without, and take up both sides of the way from Fleet bridge almost to St. Paul's, except such houses as could not be had; how they are spread in lesser swarms, and settled in other places, as at Round-court, Fenchurch-street, and Houndsditch, this I need not mention.

This change of the face of the trade, and increase of the number of mercers, I do not take to infer a proportioned increase of the trade; though the trade is certainly increased too, as the numbers, and pride, and wealth, of the people are increased; but not, I say, in proportion to the numbers of mercers, whose numbers, instead of about fifty to sixty, which they were in the year 1663, may now be called about three or four hundred.

This will the better appear, when I shall tell you that there has not been the like number of bankrupts of any trade in the whole city of London, as of the mercers, for these forty years past; and that as I am informed, there is hardly a mercer's shop on all Ludgate-hill, and Ludgate-street, out of which there has not one mercer, or more, broke, since the swarm, as I said, first settled there; whereas in Paternoster-row they grew rich, and very seldom any failed or miscarried.

But to go on with my view of the face of trade in

the city, since the mercers removed from Paternoster-row as above; we have seen almost all the collections of tradesmen, who appeared in whole streets before, separated and dispersed, except the shoemakers; and even those are not so congregated in rows, as formerly. For example;—

How are the great woollen-drapers separated from St. Paul's churchyard, the salesmen from Birchin-lane, the wholesale upholsters on the south-side of Cornhill, the bankers in Lombard-street, the cake-shops in Wood-street, even the butchers in Great and Little Eastcheap, almost all dispersed and gone. We see Paul's churchyard filled with cane chairmakers on one side; Cornhill with the meanest of trades, such as coffeehouses, perukemakers, pattern-shops, and pastrycooks; even Cheapside itself, formerly famous for capital traders, and the most flourishing wholesale dealers, as well as shopkeepers, how do we see it now filled up with shoemakers, milliners, toy-shops, and pastrycooks? And had not the linen-drapers, whose business also, as well as numbers, is monstrously increased, taken that street, it had been all dwindled into peddling and petty trade.

The like turn appears in the two great centres of the women merchants; I mean the Exchange shops, particularly at the Royal Exchange and the New Exchange in the Strand; both these we saw full of flourishing shops of the millinery kind; but now we see all the upper part of the New Exchange turned into a looking-glass warehouse[c]; the several divisions of the Royal Exchange turned into offices of assurance, rooms for public sales, and the like; and the millinery trade separated into innumerable

[c] And that since dwindled away, and the whole Exchange, in a manner, with it.

little commode-shops, head-dressers, and such-like people, yet taking shops in the most public parts of the city.

Now to observe whence all this squandering of the tradesmen proceeded, it is evident it came from the increase of the gaiety and profuse humour, which I call the luxury, of the times. As this temper of the people increased, and the numbers also of the people thronging to the city made a more than common increase of customers, by the same rule, the numbers of these trades likewise increased, and became too great for the several places where they were formerly, as it may be said, confined.

Hence the wholesale drapers formerly centered in Cornhill, and among the wholesale country dealers in Bread-street and Friday-street, are spread so extremely, that the north side of Cheapside seems to be one great row of drapers' shops, the bankers spread from Lombard-street to Temple-bar, and then to Charing-cross, and so of the rest.

Again; the same flourishing of pride has dictated new methods of living to the people; and while the poorest citizens strive to live like the rich, the rich like the gentry, the gentry like the nobility, and the nobility striving to outshine one another, no wonder that all the sumptuary trades increase; that instead of ten or twelve coachmakers in the city, and not quite so many at the other end of the town, we have the company of coachmakers incorporated, and whole streets of them set up together, as in Longacre, Great Queen-street, Little Queen-street, Cow-lane, Bishopsgate-street, Aldersgate-street, &c.

There is also a surprising increase of peruke-makers, who are dispersed and scattered about as well the great streets as the small, and take

up the places which useful traders formerly occupied.

The increase of undertakers; the extravagant articles of which their business consists; the inordinate expenses attending fine linen, worn even by common traders, and their very servants; the fine laces, hollands, cambrics, &c., which we import from abroad at a very great disadvantage in trade, all make strong articles against us in our trading affairs; but these we have touched upon more amply in our preceding chapter.

And here let us briefly enter upon an useful inquiry with relation to this mighty article called trade in England; whether, as our vices seem to be come to a height, nay, I might say to the highest, to the furthest extreme that it is possible they can be brought to; whether our trade is not at its meridian also? I must own I think it is, and that, as in all cases of such a nature, things decline when they are at their extremes, so trade not only must decline, but does already sensibly decline.

Our manufactures decline, which is to our trade as bread is to the body, the staff of their life; the nations round us begin to taste the sweetness of it, to see how we are enriched by it; and they not only envy us, but imitate us, and set their inventions upon the rack to supply their demands by their own labour, and so keep their money at home, which otherwise must come to England to purchase our manufactures.

The consequence is, that the English woollen manufactures are prohibited in many parts of Europe, and those prohibitions increase every day; France, Holland, Russia, Prussia, Brandenburgh, Sweden, Denmark, Saxony, Switzerland, Austria, Bohemia, Piedmont, all have set up manufactures of their own; and France and Switzerland not only

supply their own people, but are able to export large quantities for the use of other nations, and already boldly supplant us at the best markets abroad.

If this be our case, as I believe it is too apparent to all those who either are concerned in or for, or otherwise understand our trade, this is a natural conclusion, and for which indeed I name it; viz., that as the rising and increase of our manufactures have raised the wealth and pride of this nation to the height which we at this time see it arrived to, the decay of those manufactures will of course cause that wealth to decay also; whether our pride will abate with it or no, is another point; but this leads me to a natural conclusion to the Complete Tradesman, to whom I have all along directed myself, and with which I shall close the whole work.

THE CONCLUSION.

Let all the tradesmen, then, and the dependents upon trade in England, consider the infinite moment it is to them in commerce, to promote, encourage, and support the inland or home trade of this nation, by which they are themselves all supported, and their poor maintained; and, in a word, by which all the branches of our commerce are brought to the present immense greatness in which they now appear, and of which so much has been said; and that I may not be thought to be preaching religion here, instead of trade, I shall explain myself in a few articles.

I make no doubt but that notwithstanding all that has been said of our vice propagating our commerce, yet our trade might be supported, our tradesmen be kept employed, and their shops still be opened, though a time of reformation were to come, which I doubt is but too far off.

Perhaps it would at first give a turn to the present situation of home trade; and there might be some little shock given to our sumptuary employments, and to those shops and shambles of vice, the victualling and liquor trades; but God forbid that we should be understood to prompt the excesses of the age, in order to preserve and increase that particular branch of commerce.

I doubt not to show the world that we are not obliged to run into extremes and extravagancies in dress, to promote the silk manufactures; to have our poor people turn sots and drunkards to promote

the malt and brewing trade, or the rich to support the wine trade; and so of other madnesses, which are the present grievances of the times.

The silk manufacture, as it is now improved and made our own, is a very great help, as well to the home trade as the foreign, and especially is a timely relief to us, in the present evident decay of our woollen, which I call our national manufacture; and it is not only necessary to us in trade, but it is so in itself also; nor is it to be all charged to the account of our vice or our pride; we may be as proud and as vain, and as gay, as luxurious, and as vicious in our woollen manufacture as in our silk; and I doubt we are so.

The silk is ordinarily the wear and dress of the ladies; and I am not willing to be so unjust as to lay all the pride at their doors; I doubt there is not so much odds between the sexes as to crime, but that if they were all joined in our account of public follies, they would have little reason to complain of partiality; but this is what I think may be insisted on; a reformation might affect trade in many particular things, but need not overthrow and destroy it in general.

The silk manufacture might be very considerable in England, although the ladies should be a little more modestly dressed; although they were a little less curious, less extravagant, less exotic, and abated a little of their excesses.

The wine trade would still be very considerable though the gentlemen abated their immoderate drinking, and went home now and then a little sooner, and a little soberer.

The malt and brewing trades, the distilling spirits, and the importation of brandy, might be still very great articles in our trade, and altogether be very great supports to the public revenue and to the

government, though perhaps not so great as they now are, if the number of alehouses were a little less, and though the gin-shops and brandy-shops were much fewer than they are.

Trade need not be destroyed, though vice were mortally wounded; much less need we be obliged to encourage flaming luxury, for fear of discouraging our commerce, lessening our revenue, or starving our poor.

But there are vices in trade which I would direct the complete tradesmen to avoid, and which tend indeed to destroy our trade, to wound it in the most tender parts, and to expose it, in the end, to a total decay, if not to death and destruction; I mean as to its prosperous and flourishing circumstances.

It is true, while there are people, while we are a populous, a numerous nation, we must have trade; people make trade of mere necessity; and for mere necessity men must have food and clothes, and that alone will continue some trade; but this will not support the degree of trade which must be maintained to continue our trade in a great and flourishing circumstance.

Nor indeed will the home trade of England, in a few more years, be like what it now is, if we do not enter into some new measures for its support; and this is what I would move the Complete English Tradesmen to consider.

The first and main thing is this; that while we are called home traders we should not be promoters of foreign trade in prejudice of our own.

It has been of great weight in my directions to the complete tradesman, in order to persuade him to go on successfully, that he should not be above his business; that he should not be ashamed of his shop or of his counter; that he should be diligent

in all his affairs; that he should add application and industry in his business to knowledge and experience of his business.

But let me add, if our manufactures are the tradesmen's life, if they are his trade, why should they not be his wear? Why should the merchant be above his own manufactures? It is an absurdity in trade; and however frequent it be, it cannot be pleaded for; that whereas the consumption of the manufacture is the life and soul of the manufacturers, and of the tradesmen that deal in it, those manufacturers and tradesmen should withhold their hands from that consumption, and be above wearing the manufactures they get their bread by.

It is an unhappy humour which at present, I may say, runs in the blood of this whole nation; viz., that while we see almost all the nations in Europe labouring to discourage our manufactures, and to wear their own, however inferior in goodness; while we see them diligent to promote their own growth and employ their own poor, and rather to content themselves with worse and meaner things, I mean as to clothing, than they would otherwise make use of, that they may encourage and employ their own people; we see our own nation at the same time pleased with any foreign manufacture rather than their own, and choosing to dress in the tawdry and sorry trifles of strangers, rather than in the much more valuable articles of our own workmanship.

This vice is utterly inexcusable in all persons throughout the nation who practise it; but more especially it is never to be pardoned among trading people; for is it not most unaccountable that such persons should be so fantastic as to ape the gentry in this pernicious custom, which gives a stab to the very vitals of trade? and that tradesmen should act as if they were sick and surfeited with their

own manufactures, and as if they were willing to see our own people starve, and their own families detrimented rather than encourage them by wearing the very goods they sell.

I will only further add, that while we practise this, we ought never more to complain of or wonder at the decay of our trade.

THE END OF THE COMPLETE ENGLISH TRADESMAN.

AN HUMBLE PROPOSAL

TO THE PEOPLE OF ENGLAND

FOR THE

INCREASE OF THEIR TRADE,

AND

ENCOURAGEMENT OF THEIR MANUFACTURES.

AN HUMBLE PROPOSAL

TO THE

PEOPLE OF ENGLAND,

For the Increase of their

TRADE,

And Encouragement of their

MANUFACTURES;

Whether

The present uncertainty of Affairs

issues in

Peace or War.

By the Author of the COMPLETE TRADESMAN.

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PREFACE

TO THE

PEOPLE OF ENGLAND.

It deserves some notice, that just at, or soon after writing these sheets, we have an old dispute warmly revived among us, upon the question of our trade being declined, or not declined. I have nothing to do with the parties, nor with the reason of their strife upon that subject; I think they are wrong on both sides, and yet it is hardly worth while to set them to rights, their quarrel being quite of another nature, and the good of our trade little or nothing concerned in it.

Nor do they seem to desire to be set right, but rather to want an occasion to keep up a strife which perhaps serves some other of their wicked purposes,

better than peace would do ; and indeed, those who seek to quarrel, who can reconcile ?

I meddle not with the question, I say, whether trade be declined or not ; but I may easily show the people of England, that if they please to concern themselves a little for its prosperity, it will prosper ; and on the contrary, if they will sink it and discourage it, it is evidently in their power, and it will sink and decline accordingly.

You have here some popular mistakes with respect to our woollen manufacture fairly stated, our national indolence in that very particular reproved, and the consequence laid before you ; if you will not make use of the hints here given, the fault is nobody's but your own.

Never had any nation the power of improving their trade, and of advancing their own manufactures, so entirely in their own hands as we have at this time, and have had for many years past, without troubling the legislature about it at all : and though it is of the last importance to the whole nation, and, I may say, to almost every individual in it ; nay, and that it is evident you all know it to be so ; yet how next to impossible is it to persuade any one person to set a foot forward towards so

great and so good a work; and how much labour has been spent in vain to rouse us up to it?

The following sheets are as one alarm more given to the lethargic age, if possible, to open their eyes to their own prosperity; the author sums up his introduction to it in this short positive assertion, which he is ready to make good, viz., That if the trade of England is not in a flourishing and thriving condition, the fault and only occasion of it is all our own, and is wholly in our own power to mend, whenever we please.

SEASONABLE PROPOSAL, &c.

As by my title I profess to be addressing myself to Englishmen, I think I need not tell them that they live by trade; that their commerce has raised them from what they were to what they are, and may, if cultivated and improved, raise them yet further to what they never were; and this in few words is an index of my present work.

It is worth an Englishman's remark, that we were esteemed as a growing thriving nation in trade as far back as in the reigns of the two last Henries; manufactures were planted, navigation increased, the people began to apply, and trade bringing in wealth, they were greatly encouraged; yet in king Henry VIII.'s reign, and even towards the latter end of it, too, we find several acts of parliament passed for regulating the price of provisions, and particularly that beef and pork should not be sold in the market for more than a halfpenny per pound avoirdupoise, and mutton and veal at three farthings.

As the trading men to whom I write may make some estimate of things by calculating one thing by another, so this leads them to other heads of trade to calculate from; as, first, the value of money, which bore some proportion, though I think not a full and just equality to the provisions, as follows:—silver was at 2s. 4d. per ounce, and gold at 2*l.* 5s. to 2*l.* 10s. per ounce; something less in the silver, and more in the gold than half of the present value.

As for the rate of lands and houses, they bore a yet greater distance in value from what they produce now; so that indeed it bears no proportion, for we find the rent of lands so raised, and their value so improved, that there are many examples where the lands, valued even in queen Elizabeth's days at 20*l.* to 25*l.* per annum, are now worth from 200*l.* to 300*l.* per annum, and in some places much more.

It is true, this advance is to be accounted for by the improvement made of the soil, by manuring, cultivating, and enclosing; by stocks of cattle, by labour, and by the arts of husbandry, which are also improved; and so this part is not so immediately within my present design; it is a large subject, and merits to be spoken of at large by itself; because as the improvement of land has been extraordinary great, and the landed interest is prodigiously increased by it, so it is capable of much more and greater improvement than has been made for above a hundred years past. But this I say is not my present design; it is too great an article to be couched in a few words.

Yet it requires this notice here; viz., that trade has been a principal agent even in the improvement of our land; as it has furnished the money to the husbandman to stock his land, and to employ ser-

vants and labourers in the working part; and as it has found him a market for the consumption of the produce of his land, and at an advanced price too, by which he has received a good return to enable him to go on.

The short inference from these premises is this: as by trade the whole kingdom is thus advanced in wealth, and the value of lands, and of the produce of lands, and of labour, is so remarkably increased, why should we not go on with vigour and spirit in trade, and by all proper and possible methods and endeavours, increase and cultivate our commerce; that we may still increase and improve in wealth, in value of lands, in stock, and in all the arts of trade, such as manufactures, navigation, fishery, husbandry, and, in short, study an improvement of trade in all its branches.

No doubt it would be our wisdom to do thus; and nothing of the kind can be more surprising than that it should not be our practice; and thus I am brought down to the case before me.

If it should be objected that the remark is needless, that we are an industrious and laborious people, that we are the best manufacturers in the world, thoroughly versed in all the methods and arts for that purpose; and that our trade is improved to the utmost in all places, and all cases possible; if it should, I say, be thus argued, for I know some have such a taint of our national vanity that they do talk at this rate,—

My answer is short, and direct in the negative; and I do affirm that we are not that industrious, applying, improving people that we pretend to be, and that we ought to be, and might be. That we are the best manufacturers I deny; and yet at the same time I grant that we make the best manufactures in the world; but the reason of that is greatly

owing not to our own skill exceeding others, so much as to our being furnished from the bounty of Heaven with the best materials and best conveniencies for the work, of any nation in the world, of I which I shall take notice in its place.

But not to dwell upon our capacities for improving in trade, I might clear all that part without giving up the least article of my complaint; for it is not our capacity to improve that I call in question, but our application to the right methods; nay, I must add, that while I call upon your diligence, and press you to application, I am supposed to grant your capacities; otherwise I was calling upon you to no purpose, and pressing you to do what at the same time I allowed you had no power to perform.

Without complimenting your national vanity, therefore, I am to grant you have not only the means of improvement in your hands, but the capacity of improving also; and on this account I must add, are the more inexcusable if the thing is not in practice.

Indeed it is something wonderful, and not easy to be accounted for, that a whole nation should, as if they were in a lethargic dream, shut their eyes to the apparent advantages of their commerce; and this just now, when their circumstances seem so evidently to stand in need of encouragement, and that they are more than ordinarily at a kind of stop in their usual progression of trade.

It is debated much among men of business, whether trade is at this time in a prosperous and thriving condition, or in a languishing and declining state; or, in a word, whether we are going backwards or forward. I shall not meddle with that debate here, having no occasion to take up the little space allowed me in anything remote from my design. But I will propose it as I really believe it to be:

namely, that we are rather in a state of balance between both, a middle between the extremes; I hope we are not much declined, and I fear we are not much advanced. But I must add, that if we do not immediately set about some new methods for altering this depending condition, we shall soon decline; and on the contrary, if we should exert ourselves, we have before us infinite advantages of improving and advancing our commerce, and that to a great degree.

This is stating it to the meanest understanding; there is no mystery at all in the thing; if you will apply, you will rise; if you will remain indolent and inactive, you will sink and starve. Trade in England, at this time, is like a ship at sea, that has sprung a leak in sight of the shore, or within a few days' sail of it; if the crew will ply their pump and work hard, they may not only keep her above water, but will bring her safe into port; whereas if they neglect the pump, or do not exert their strength, the water grows upon them and they are in apparent danger of sinking before they reach the shore.

Or, if you will have a coarser comparison, take the pump room in the rasp-house, or house of correction, at Amsterdam; where the slothful person is put into a good, dry, and wholesome room, with a pump at one side and a spring or water-pipe at the other; if he pleases to work, he may live and keep the water down, but if he sleeps he drowns.

The moral is exactly the same in both cases, and suits with the present circumstances of our trade in England most exactly, only with this difference to the advantage of the latter; namely, that the application which I call upon the people of England to exert themselves in, is not a mere labour of the hand; I do not tax the poor with mere sloth and negligence, idly lying still when they should work, that is not our grievance at present; for though

there may be too much of that sort too, among a few of the drunken, loitering part of mankind, and they suffer for it sufficiently in their poverty, yet that, I say, is not the point, idleness is not here a national crime, the English are not naturally a slothful, indolent, or lazy people.

But it is an application proper to the method of business which is wanting among us, and in this we shall find room for reproof on one hand, and direction on the other; and our reader, I dare say, will acknowledge there is reason for both.

It must in the first place be acknowledged, that England has indeed the greatest encouragement for their industry of any nation in Europe; and as therefore their want of improving those advantages and encouragements, lays them more open to our just reproof, than other nation's would be, or can be who want them, so it moves me with the more importunity to press home the argument, which reason and the nature of the thing furnishes, to persuade them. Reason dictates that no occasion should be let slip by which England above all nations in the world should improve the advantages they have in their hands; not only because they have them, but because their people so universally depend upon them. The manufactures are their bread, the life, the comfort of their poor, and the soul of their trade; nature dictates, that as they are given them to improve, and that by industry and application they are capable of being improved; so they ought to starve if they do not improve them to the utmost.

Let us see in a few words what nature and providence has done for us; nay, what they have done for us exclusive of the rest of the world. The bounty of Heaven has stored us with the principles of commerce, fruitful of a vast variety of things essential to trade, and which call upon us as it were

in the voice of nature, bidding us work, and with annexed encouragement to do so from the visible apparent success of industry. Here the voice of the world is plain, like the answer of an oracle; thus, dig and find, plough and reap, fish and take, spin and live; in a word, trade and thrive; and this with such extraordinary circumstances, that it is as if there was a bar upon the neighbouring nations, and it had been spoken from Heaven thus: These are for you only, and not for any other nation; you, my favourites, of England; you, singled out to be great, opulent, powerful, above all your neighbours, and to be made so by your own industry and my bounty.

To explain this, allow me a small digression, to run over the detail of Heaven's bounty, and see what God and nature has done for us beyond what it has done for other nations; nature, as I have said, will dictate to us what Heaven expects from us, for the improving the blessings bestowed, and for making ourselves that rich and powerful people which he has determined us to be.

Our country is furnished, I say, with the principles of commerce in a very extraordinary manner; that is to say, so as no other country in Europe, or perhaps in the world, is supplied with.

I. With the product of the earth. This is of two kinds: 1. That of the inside or bowels of the earth, the same of which, as above, the voice of Heaven to us, is, dig and find, under which article is principally our lead, and tin-coal; I name these only, because of these this island seems to have an exclusive grant; there being none, or but very small quantities of them, found in any other nation; and it is upon exclusive benefits that I am chiefly speaking. 2. We have besides these, iron, copper, *lapis calaminaris*, vulgarly called callamy, with several other minerals, which may be said to be in common

to us and the rest of the world, of which the particulars at large, and the places where they are found, may be fully seen in a late tract, of which I shall have frequently occasion to speak in this work, entitled, A Plan of the Commerce of Great Britain, to which I refer, as indeed to a general index of the trade and produce of this whole island.

II. The product of the surface, which I include in that part, plough and reap; and though this is not indeed an exclusive product, yet I may observe that the extraordinary increase which our lands, under an excellent cultivation, generally yield, as well in corn and cattle, is an uncommon argument for the industry of the husbandmen; and I might enter into a comparison with advantage, against almost any countries in Europe, by comparing the quantity produced on both sides, with the quantity of land which produce those quantities.

You may find some calculations of the produce of our own country in the book above mentioned, viz., The Plan of the Commerce of Great Britain, where the consumption of malt in England is calculated by the value of the duties of excise, and where it appears that there is annually consumed in England, besides what is exported to foreign countries, forty millions of bushels of malt, besides also all the barley, the meal of which is made into bread, which is a very great quantity; most of the northern counties in England feeding very much upon barley bread; and besides all the barley either exported or used at home in the corn unmalted; all which put together, I am assured, amounts to no less than ten millions of bushels more.

The quantity of barley only is so exceeding great, that I am told it bears, in proportion to the land it grows on, an equality to as much land in France, as all the sowed land in the whole kingdom of Eng-

land; or take it thus, that fifty millions of bushels of barley growing in France, would take up as much ground as all the lands which are at any time sowed in England with any corn, whether barley, oats, or wheat.

N. B. I do not say all the arable lands of England, because we know there are a very great number of acres of land which every year lie fallow (though in tillage) and unsowed, according to the usage of our husbandry; so they cannot be reckoned to produce any corn at all, otherwise the quantity might be much greater.

This is a testimony of the fertility of our soil; and on the other hand, the fertility is a testimony of the diligence and application of our people, and the success which attends that diligence.

We are told that in some parts of England, especially in the counties of Essex, Hertford, Cambridge, Bedford, Bucks, Oxford, Northampton, Lincoln, and Nottingham, it is very frequent to have the lands produce from seven to ten quarters of barley upon an acre, which is a produce not heard of in the most fruitful of all those we call corn countries abroad, much less in France. On the contrary, if they have a great produce of corn, it is because they have a vast extent of land for it to grow upon, and which land they either have no other use for, or it may be is fit for no other use; whereas our corn grounds are far from being the richest or the best of our lands, the prime of our land being laid up, as the ploughmen call it, to feed upon, that is, to keep dairies of cows, as in Essex, Suffolk, and the fens; or for grazing grounds, for fatting the large mutton and beef, for which England is so particularly famed. These grazing countries are chiefly in Sussex, and in the marshes of Romney, and other parts in Kent; also in the rich

vales of Aylesbury, and others in Bucks and Berkshire, the isle of Ely, the bank of Trent, the counties of Lincoln, Leicester and Stafford, Warwick and Chester, as also in the county of Somerset, Lancaster, north riding of Yorkshire, and bank of Tees, in the bishoprick of Durham.

When this product of England is considered, the diligence and success of our husbandry in England will be found to be beyond that of the most industrious people in Europe. But I must not dwell here, my view lies another way; nor do the people of England want so much to be called upon to improve in husbandry, as they do in manufactures and other things; not but that even in this, the lands not yet cultivated do call aloud upon us too; but I say it is not the present case.

I come in the next article to that yet louder call of the oracle, as above, namely, fish and take. Indeed this is an improvement not fully preserved, or a produce not sufficiently improved; the advantages nature offers here cannot be said to be fully accepted of and embraced.

This is a large field, and much remains to be said and done too in it, for the increase of wealth, and the employment of our people; and though I am not of the opinion which some have carried to an unaccountable length in this case, viz., that we should set up the fishery by companies and societies, which has been often attempted, and has proved abortive and ill-grounded; or that we ought by force, or are able by all our advantages to beat out the Dutch from it; yet we might certainly very much enlarge and increase our own share in it; take greater quantities than we do; cure and pack them better than we do; come sooner to market with them than we do; and consume greater quantities at home than we do; the consequence of

which would be that we should breed up and employ more seamen, build and fit out more fishing-vessels and ships for merchandise than we do now, and which we are unaccountably blameable that we do not.

And here I must observe, that the increasing the fishery would even contribute to our vending as well as catching a greater quantity of fish, and to take off the disadvantage which we now lie under with the Dutch, by the consequence of trade in the fishery itself. The case is this: the chief market for white herring, which is the fishery I am speaking of, is the port of Dantzic and Konigsberg, from which ports the whole kingdom of Poland, and great duchy of Lithuania, are supplied with fish by the navigation of the great river of the Vistula, and the smaller rivers of the Pragel and Niemen, &c.

The return brought from thence is in canvass, oak, and spruce, plank and timber, sturgeon, some hemp and flax, pot ashes, &c., but chiefly corn.

Here the Dutch have an infinite advantage of us, which is never to be surmounted or overcome, and for which reason it is impossible for us ever to beat them out of this trade; viz., the Dutch send yearly a very great number of ships to Dantzic, &c., to fetch corn; some say they send a thousand sail every year; and I believe they do send so many ships, or those ships going so many times, or making so many voyages in the year as amounts to the same number of freights, and so is the same thing.

All these ships going for corn for the Dutch, have their chief supply of corn from that country; it follows, then, that their herrings are carried for nothing, seeing the ships which carry them must go light if they did not carry the fish; whereas, on the other hand, our fish must pay freight in whatever vessel it may go.

When our ships, then, from Scotland, for there the fishery chiefly lies, and from thence the trade must take its rise; I say, when they have carried their fish to the ports above-named, of Dantzic and Konigsberg, how must they come back, and with what shall they be loaded?

The only answer that can be given is, that they must bring back the goods mentioned before, or, in shorter terms, naval stores, though indeed not much of naval stores neither, except timber and plank, for the hemp and tar, which are the main articles, are fetched further; viz., from Riga, Revel, Narva, and Petersburg. But suppose after delivering their fish, some of the ships should go to those ports to seek freight, and load naval stores there, which is the utmost help in the trade that can be expected.

The next question is, whither shall they carry them, and for whose account shall they be loaden? To go for Scotland, would not be an answer; for Scotland, having but a few ships, could not take off any quantity proportioned to such a commerce; for if we were to push the Dutch out of the trade, we must be supposed to employ two or three hundred sail of ships at least, to carry herrings to Dantzic, &c.

To say they might take freight at London, and load for England, would be no answer neither; for besides that even England itself would not take off a quantity of those goods equal to the number of ships which would want freight, so if England did, yet those ships would still have one dead freight, for they would be left to go light home at last, to Scotland, otherwise how shall they be at hand to load next year? And even that one dead freight would abate the profit of the voyage; and so still the Dutch would have the advantage.

Upon the whole, take it how and which way we will, it will for ever be true, that though our fish

were every way equal to the Dutch, which yet we cannot affirm, and though it came as soon to market, and carried as good a price there, all which I fear must a little fall short, yet it would still be true that the Dutch would gain and we should lose.

There is yet another addition to the advantage of Holland, viz., in the return of money; that whereas when our fish shall be sold, we shall want to remit back the produce in money; that is to say, so much of it as cannot be brought back in goods. And the difference in the exchange must be against us; but it is in favour of the Dutch; for if they did not send their herrings and other fish to Dantzic, they must remit money to pay for their corn; and even as it is, they are obliged to send other goods, such as whale oil, the produce of their Greenland fishery, English manufactures, and the like; whereas the Scots' merchants, having no market for corn, and not a demand for a sufficient value in naval stores, &c., viz. the product of the country, must bring the overplus by exchange to their loss, the exchange running the other way.

It is true, this is a digression; but it is needful to show how weak those notions are, which prompt us to believe we are able to beat the Dutch out of the fishing trade by increasing our number of busses, and taking a larger quantity of fish.

But this brings me back to the first argument; if you can find a way to enlarge your shipping in the fishery, and send greater quantities of fish to market, and yet sell them to advantage, you would by consequence enlarge your demand for naval stores, and so be able to bring more ships home loaden from thence; that is to say, to dispose of more of their freight at home; and indeed nothing else can do it.

N. B. This very difference in the trade is the reason why a greater quantity of English manufactures are not sent from hence to Dantzic, as was formerly done; viz., not that the consumption of those goods is lessened in Poland, or that less woollen manufactures are demanded at Dantzic or at Konigsberg; but it is that the Dutch carry our manufactures from their own country; this they can do to advantage; besides their costing nothing freight, as above, though they are sold to little or no profit, because they want the value there to pay for their corn, and must otherwise remit money to loss for the payment.

As these things are not touched at before in any discourses on this subject, but we are daily filled with clamours and complaints at the indolence and negligence of our Scots and northern Britons, for not outworking the Dutch in their fishing trade, I think it is not foreign to the purpose to have thus stated the case, and to have shown that it is not indeed a neglect in our management, that the Dutch thrive in the fishing trade, and we sit still, as they call it, and look on, which really is not so in fact, but that the nature of the thing gives the advantage to the Dutch, and throws the trade into their hands, in a manner that no industry or application of ours could or can prevent.

Having thus vindicated our people where they are really not deserving blame, let us look forward from hence and see with the same justice where they are in another case likewise less to blame than is generally imagined; namely, in the white fishing, or the taking of cod-fish in these northern seas, which is also represented as if it was so plentiful of fish that any quantity might be taken and cured, and so the French, the Scots, and the Portuguese, might be supplied from hence much cheaper and more to

advantage than by going so long a voyage as to the banks of Newfoundland.

This also is a mistake, and the contrary is evident; that there is a good white fishing upon the coast, as well of the north part of the British coast as on the east side of Scotland, is very true; the Scots, to give them their due, do cure a tolerable quantity of fish, even in or near the frith of Edinburgh; also there is a good fishery for cod on the west side, and among the islands of the Leuze, and the other parts called the western islands of Scotland; but the mistake lies in the quantity, which is not sufficient to supply the demand in those ports mentioned above, nor is it such as makes it by far so easy to load a ship as at Newfoundland, where it is done in the one-fifth part of the time, and consequently so much cheaper; and the author of this has found this to be so by experience.

Yet it cannot be said with justice that the Scots' fishermen are negligent, and do not improve this fishing to advantage, for that really they do kill and cure as many as can be easily done to make them come within a price, and more cannot be done; that is to say, it would be to no purpose to do it; for it will for ever be true in trade, that what cannot be done to advantage, may be said not to be possible to be done; because gain is the end of commerce, and the merchant cannot do what he cannot get by.

It may be true that in the herring fishery the consumption might be increased at home, and in some places also abroad, and so far that fishery is not so fully pursued; but I do not see that the increase of it can be very considerable, there being already a prodigious quantity cured more than ever in Ireland on every side of that kingdom, and also on the west of England; but if it may be increased,

so much the more will be the advantage of the commerce; of which by itself.

But from this I come to the main article of the British trade, I mean our wool, or, as it is generally expressed, the woollen manufacture, and this is what I mean, when I said as above, spin and live.

In this likewise I must take the liberty to say, and insist upon it, that the English people cannot be said to be idle or slothful, or to neglect the advantages which are put into their hands of the greatest manufactures in Europe, if not in the whole world.

On the other hand, the people of England have run up their manufactures to such a prodigy of magnitude, that though it is extended into almost every part of the known world, I mean, the world as it is known in trade; yet even that whole world is scarce equal to its consumption, and is hardly able to take off the quantity; the negligence therefore of the English people is not so much liable to reproof in this part, as some pretend to tell us; the trade of our woollen manufacture being evidently increased within these few years past, far beyond what it ever was before.

I know abundance of our people talk very dismal things of the decay of our woollen manufacture, and that it is declined much they insist upon it; being prohibited in many places and countries abroad, of their setting up other manufactures of their own in the room of it, of their pretending to mimick and imitate it, and supply themselves with the produce of their own land, and the labour of their own people, and indeed France has for many years gone some length in this method of erecting woollen manufactures in the room of ours, and making their own productions serve instead of our completely finished manufacture: but all these imitations are weak and

unperforming, and show abundantly how little reason we have to apprehend their endeavours, or that they will be able to supplant our manufacture there or any where else; for that even in France itself, where the imitation of our manufactures is carried on to the utmost perfection; yet they are obliged to take off great quantities of our finest and best goods; and such is the necessity of their affairs, that they to this day run them in, that is, import them clandestinely at the greatest risk, in spite of the strictest prohibition, and of the severest penalties, death and the galleys excepted; a certain token that their imitation of our manufactures is so far from pleasing and supplying other parts of the world, that they are not sufficient to supply, or good enough to please themselves.

I must confess the imitating our manufactures has been carried further in France than in any other part of the world, and yet we do not see they have been able so to affect the consumption as to have any visible influence upon our trade; or, that we abate the quantity which we usually made, but that if they have checked the export at all, we have still found other channels of trade which have fully carried off our quantity, and shall still do so, though other nations were able to imitate us to, and this is very particularly stated and explained by the author of the book above mentioned, called the Plan of the English Commerce, where the extending our manufactures is handled more at large than I have room for in the narrow compass of this tract, and therefore I again refer my reader thither, as to the fountain head.

But I go on to touch the heads of things. The French do imitate our manufactures in a better manner, and in greater quantity than other nations; and why do we not prevent them? It is a terrible

satire upon our vigilance, or upon the method of our custom-house men, that we do not prevent it; seeing the French themselves will not stick to acknowledge, that without a supply of our wool, which is evident they have now with very small difficulty from Ireland, they could do little in it, and indeed nothing at all to the purpose.

On the other hand, it is not so with France in regard to their silk manufactures, in which although we have not the principles of the work, I mean the silk growing within our dominions, but are obliged to bring it from Italy, yet we have so effectually shut out the French silk manufactures from our market, that in a word we have no occasion at all for them; nay, if you will believe some of our manufacturers, the French buy some of our wrought silks and carry them into France; but whether the particular be so in fact or no, this I can take upon me from good evidence to affirm, that whereas we usually imported in the ordinary course of trade, at least a million to twelve hundred thousand pounds' value a year in wrought silks from France; now we import so little as is not worth naming; and yet it is allowed that we do not wear less silk, or silks of a meaner value, than we usually did before, so that all the difference is clear gain on the English side in the balance of trade.

The contemplation of this very article furnishes a most eminent encouragement to our people, to increase and improve their trade; and especially to gain upon the rest of Europe, in making all the most useful manufactures of other nations their own.

Nor would this increase of our trade be a small article in the balance of business, when we come to calculate the improvement we have made in that particular article, by encroaching upon our neighbours, more than they have been able to make upon

us; and this also you will find laid down at large in the account of the improvement of our manufactures in general, calculated in the piece above mentioned, chap. v. p. 164.

If then the encroachments of France upon our woollen manufactures are so small, as very little to influence our trade, or lessen the quantity made here, and would be less if due care was taken to keep our wool out of their hands; and that at the same time we have encroached upon their trade in the silk manufactures only, besides others, such as paper, glass, linen, hats, &c., to the value of twelve hundred thousand pounds a year, then France has got little by prohibiting the English manufactures, and perhaps had much better have let it alone.

However, I must not omit here what is so natural a consequence from these premises, viz., that here lies the first branch of our Humble Proposal to the People of England for Increase of their Commerce, and Improvement of their Manufactures; namely, that they would keep their wool at home.

I know it will be asked immediately how shall it be done? and the answer indeed requires more time and room to debate it, than can be allowed me here. But the general answer must be given; certainly it is practicable to be done, and I am sure it is absolutely necessary. I shall say more to it presently.

But I go on with the discourse of the woollen manufactures in general; nothing is more certain, than that it is the greatest and most extensive branch of our whole trade, and, as the piece above mentioned says positively, is really the greatest manufacture in the world. Vide Plan, chap. v. p. 172. 179.

Nor can the stop of its vent, in this or that part of the world, greatly affect it; if foreign trade abates its demand in one place, it increases it in another; and it certainly goes on increasing prodigiously every

year, in direct confutation of the phlegmatic assertions of those, who, with as much malice as ignorance, endeavour to run it down, and depreciate its worth as well as credit, by their ill-grounded calculations.

We might call for evidence in this cause the vast increase of our exportation in the woollen manufactures only to Portugal; which, for above twenty-five years past, has risen from a very moderate trade to such a magnitude, that we now export more woollen goods in particular yearly to Portugal, than both Spain and Portugal took off before, notwithstanding Spain has been represented as so extraordinary a branch of trade. The occasion of this increase is fully explained, by the said Plan of the English Commerce, to be owing to the increase of the Porutguese colonies in the Brazils, and in the kingdoms of Congo and Angola on the west side of Africa; and of Melinda and the coast of Zanguebar on the east side; in all which the Portuguese have so civilized the natives and black inhabitants of the country, as to bring them, where they went even stark naked before, to clothe decently and modestly now, and to delight to do so, in such a degree as they will hardly ever be brought to go unclothed again; and all these nations are clothed more or less with our English woollen manufactures, and the same in proportion in their East India factories.

The like growth and increase of our own colonies, is another article to confirm this argument, viz., that the consumption of our manufactures is increased: it is evident that the number of our people, inhabitants of those colonies, visibly increases every day; so must by a natural consequence the consumption of the cloths they wear.

And this increase is so great, and is so demonstrably growing every day greater, that it is more

than equal to all the decrease occasioned by the check or prohibitions put upon our manufactures, whether by the imitation of the French or any other European nation.

I might dwell upon this article, and extend the observation to the East Indies, where a remarkable difference is evident between the present and the past times; for whereas a few years past the quantity of European goods, whether of English or other manufactures, was very small, and indeed not worth naming; on the contrary, now the number of European inhabitants in the several factories of the English, Dutch, and Portuguese, is so much increased, and the people who are subject to them also, and who they bring in daily to clothe after the European fashion, especially at Batavia, at Fort St. George, at Surat, Goa, and other principal factories, that the demand for our manufactures is grown very considerable, and daily increasing. This also the said Plan of of the Commerce insists much on, and explains in a more particular manner.

But to proceed: not only our English colonies and factories are increased, as also the Portuguese in the Brazils, and in the south part of Africa; not only the factories of the English and Dutch in the East Indies are increased, and the number of Europeans there being increased call for a greater quantity of European goods than ever; but even the Spaniards, and their colonies in the West Indies, I mean in New Spain, and other dominions of the Spaniards in America, are increased in people, and that not so much the Spaniards themselves, though they too are more numerous than ever, but the civilized free Indians, as they are called, are exceedingly multiplied.

These are Indians in blood, but being native subjects of Spain, know no other nation, nor do they

speak any other language than Spanish, being born and educated among them. They are tradesmen, handicrafts, and bred to all kinds of business, and even merchants too, as the Spaniards are, and some of them exceeding rich; of these they tell us there are thirty thousand families in the city of Lima only, and doubtless the numbers of these increase daily.

As all these go clothed like Spaniards, as well themselves as their wives, children, and servants, of which they have likewise a great many, so it necessarily follows that they greatly increase the consumption of European goods, and that the demand of English manufactures in particular increases in proportion, these manufactures being more than two-thirds of the ordinary habit or dress of those people, as it is also of the furniture of their houses; all which they take from their first patrons, the Spaniards.

It will seem a very natural inquiry here, how I can pretend to charge the English nation with indolence or negligence in their labouring or working their woollen manufactures; when it is apparent they work up all the wool which their whole nation produces, that the whole growth and produce of their sheep is wrought up by them, and that they buy a prodigious quantity from Ireland and Scotland, and work up all that too, and that with this they make such an infinite quantity of goods, that they, as it were, glut and gorge the whole world with their manufactures.

My answer is positive and direct, viz., that notwithstanding all this, they are chargeable with an unaccountable, unjustifiable, and, I had almost said, a most scandalous indolence and neglect, and that in respect to this woollen manufacture in particular; a neglect so gross, that by it they suffer a ma-

nifest injury in trade. This neglect consists of three heads:

1. They do not work up all the wool which they might come at, and which they ought to work up, and about which they have still spare hands enough to set to work.

2. They with difficulty sell off or consume the quantity of goods they make; whereas they might otherwise vend a much greater quantity, both abroad and at home.

3. They do not sufficiently apply themselves to the improving and enlarging their colonies abroad, which, as they are already increased, and have increased the consumption of the manufactures, so they are capable of being much further improved, and would thereby still further improve and increase the manufactures. By so much as they do not work up the wool, by so much they neglect the advantage put into their hands; for the wool of Great Britain and Ireland is certainly a singular and exclusive gift from Heaven, for the advantage of this great and opulent nation. If Heaven has given the wool, and we do not improve the gift by manufacturing it all up, so far we are to be reproached with indolence and neglect; and no wonder if the wool goes from Ireland to France by whole shiploads at at a time; for what must the poor Irish do with their wool? If they manufacture it we will not let them trade with those manufactures, or export them beyond sea. Our reasons for that prohibition are indeed very good, though too long to debate in this place: but no reason can be alleged that can in any sense of the thing be justifiable, why we should not either give leave to export the manufactures, or take the wool.

But to speak of the reason to ourselves, for the other is a reason to them (I mean the Irish). The

reason to ourselves is this: we ought to take the wool ourselves, that the French might not have it to erect and imitate our own manufactures in France, and so supplant our trade.

Certainly, if we could take the whole quantity of the Irish wool off their hands, we might with ease prevent it being carried to France; for much of it goes that way, merely because they cannot get money for it at home.

This I charge therefore as a neglect, and an evident proof of indolence; namely, that we do not take effectual care to secure all the wool in Ireland; give the Irish money for it at a reasonable market price, and then cause it to be brought to England as to the general market.

I know it will be objected, that England does already take off as much as they can, and as much as they want; and to bring over more than they can use, will sink the market, and be an injury to ourselves; but I am prepared to answer this directly and effectually, and you shall have a full reply to it immediately.

But, in the mean time, this is a proof of the first proposition; namely, that we do not work up all our own wool, for the Irish wool is, and ought to be, esteemed as our own, in the present debate about trade; for that it is carried away from our own dominions, and is made use of by those that rival our manufactures to the ruin of our own trade.

That the Irish are prohibited exporting their wool, is true; but it seems a little severe to prohibit them exporting their wool, and their manufactures too, and then not to buy the wool of them neither.

It is alleged by some, that we do take off all the wool they bring us, and that we could and would take it all, if they would bring it all. To this I answer; if

the Irish people do not bring it all to us, it is either that it is too far for the poor people who own the wool to bring it to the south and east coast of Ireland, there being no markets in the west and north-west parts of that island, where they could sell it; and the farmers and sheep-breeders are no merchants, nor have they carriage for so long a journey; but either the public ought to appoint proper places whether it shall be carried, and where they would receive money for it at a certain rate; or erect markets where those who deal in wool might come to buy, and where those who have it to sell would find buyers.

No doubt but the want of buyers is the reason why so much of the Irish wool is carried over to France; besides, if markets were appointed where the poor farmers could always find buyers at one price or another, there would be then no pretence for them to carry it away in the dark, and by stealth, to the sea side, as is now the case; and the justice of prohibitions and seizures would be more easily to be defended; indeed there would be no excuse for the running it off, nor would there want any excuse for seizing it, if they attempted to run it off.

But I am called upon to answer the objection mentioned above; namely, that the manufactures in England do indeed already take off a very great quantity of the Irish wool, as much as they have occasion for; nay, they condescend so far to the Irish, as to allow them to manufacture a great deal of that wool which they take off; that is to say, to spin it into yarn, of which yarn so great a quantity is brought into England yearly, as they assure us amounts to sixty thousand packs of wool; as may be seen by a fair calculation in the book above mentioned, called the Plan; in a word, that the

English are not in a condition to take off any more. Now this is that which leads me directly to the question in hand; whether the English are able to take off any more of the Irish wool and yarn, or no. I do not affirm, that, as the trade in England is now carried on, they are able, perhaps they are not; but I insist, that if we were thoroughly resolved in England to take such wise measures as we ought to take, and as we are well able to do, for the improvement and increase of our manufactures, we might and should be able to take off, and work up the whole growth of the wool of Ireland; and this I shall presently demonstrate, as I think, past doubt.

But before I come to the scheme for the performance of this, give me leave to lay down some particulars of the advantage this would be to our country, and to our commerce, supposing the thing could be brought to pass; and then I shall show how easily it might be brought to pass.

1. By taking off this great quantity of wool and yarn, supposing one half of the quantity to be spun, many thousands of the poor people of Ireland who are now in a starving condition for want of employment, would be set immediately to work, and be put in a condition to get their bread; so that it would be a present advantage to the Irish themselves, and that far greater than it can be now, their wool which goes away to France being all carried off unwrought.

2. Due care being then taken to prevent any exportation of wool to France, as, I take it for granted, might be done with much more ease when the Irish had encouragement to sell their wool at home, we should soon find a difference in the expense of wool, by the French being disabled from imitating our manufactures abroad, and the consumption of our own would naturally increase in proportion.

First, they would not be able to thrust their manufactures into foreign markets as they now do, by which the sale of our manufactures must necessarily be abated; and, secondly, they would want supplies at home, and consequently our manufactures would be more called for, even in France itself, and that in spite of penalties and prohibitions.

Thus by our taking off the Irish wool, we should in time prevent its exportation to France; and by preventing its going to France, we should disable the French, and increase the consumption of our own manufactures in all the ports whither they now send them, and even in France itself.

I have met with some people who have made calculations of the quantity of wool which is sent annually from Ireland to France, and they have done it by calculating, first how many packs of wool the whole kingdom of Ireland may produce; and this they do again from the number of sheep which they say are fed in Ireland in the whole. How right this calculation may be I will not determine.

First, they tell us, there are fed in Ireland thirty millions of sheep, and as all these sheep are supposed be sheared once every year, they must produce exactly thirty millions of fleeces, allowing the fell wool in proportion to the number of sheep killed.

It is observable, by a very critical account of the wool produced annually in Romney marsh, in the county of Kent, and published in the said Plan of the English Commerce, that the fleeces of wool of those large sheep, generally weigh above four pounds and a half each. It is computed thus; first he tells us that Romney marsh contains 47,110 acres of land, that they feed 141,330 sheep, whose wool being shorn, makes up 2,523 packs of wool, the sum of which is, that every acre feeds three sheep, every sheep yields one fleece, and 56 fleeces make one

pack of wool, all which comes out to 2,523 packs of wool, twenty-three fleeces over, every pack weighing two hundred and forty pounds of wool. Vide Plan, &c. p. 259.

I need not observe here, that the sheep in Ireland are not near so large as the sheep in Romney marsh, these last being generally the largest breed of sheep in England, except a few on the bank of the river Tees in the bishoprick of Durham. Now if these large sheep yield fleeces of four pounds and a half of wool, we may be supposed to allow the Irish sheep, take them one with another, to yield three pounds of wool to a fleece, or to a sheep, out of which must be deducted the fell wool, most of which is of a shorter growth, and therefore cannot be reckoned so much by at least a pound to a sheep. Begin then to account for the wool, and we may make some calculation from thence of the number of sheep.

1. If of the Romney marsh fleeces, weighing four pounds and a half each, fifty-six fleeces make one pack of wool; then seventy fleeces Irish wool, weighing three pounds each fleece, make a pack.

2. If we import from Ireland one hundred thousand packs of wool, as well in the fleece as in the yarn, then we import the wool of seven millions of sheep fed in Ireland every year.

Come we next to the gross quantity of wool; as the Irish make all their own manufactures, that is to say, all the woollen manufactures, needful for their own use, such as for wearing apparel, house furniture, &c., we cannot suppose but that they use much more than the quantity exported to England, besides that, it is too well known, that notwithstanding the prohibition of exportation, they do daily ship off great quantities of woollen goods, not only to the West Indies, but also to France, to

Spain, and Italy; and we have had frequent complaints of our merchants from Lisbon and Oporto, of the great quantity of Irish woollen manufactures that are brought thither, as well broadcloth as serges, druggets, duroys, frieze, long-ells, and all the other sorts of goods which are usually exported from England; add these clandestine exportations to the necessary clothing, furniture, and equipages, of that whole nation, in which are reckoned two millions and a half of people, and we cannot suppose they make use of less than two hundred thousand packs of wool yearly among themselves, which is the wool of fourteen millions of sheep more.

We must, then, allow all the rest of the wool to be run or smuggled, call it what you please, to France, which must be at least a hundred to a hundred and twenty thousand packs more; for it seems the Irish tell us that they feed thirty millions of sheep in the whole kingdom of Ireland.

If, then, they run over to France a hundred thousand packs of wool yearly, which I take to be the least, all this amounts to twenty-eight millions of fleeces together; the other two millions of fleeces may justly be deducted for the difference between the quantity of wool taken from the sheep that are killed, which we call fell wool, and the fleece wool shorn.

Upon the foot of this calculation, there are a hundred thousand packs of wool produced in Ireland every year, which we ought to take off, and which, for want of our taking it off, is carried away to France, where it is wholly employed to mimick our manufactures and abuse our trade; lessening thereby the demand of our own goods abroad, and even in France itself. This, therefore, is a just reproach to our nation, and they are certainly guilty of a great neglect in not taking off that wool, and

more effectually preventing it being carried away to France.

It must be confessed, that unless we do find some way to take off this wool from the Irish, we cannot so reasonably blame them for selling it to the French, or to anybody else that will buy, for what else can they do with it, seeing you shut up all their ports against the manufacturers; at least you shut them up as far as you are able; and if you will neither let them manufacture it, for not letting them transport the manufacture when made is in effect forbidding to make them; I say, if you will neither let them manufacture their wool nor take it off their hands, what must they do with it?

But I come next to the grand objection; namely, that we cannot take it off, that we do take off as much as we can use, and a very great quantity it is too; that we are not able to take more, that is to say, we know not what to do with it if we take it; that we cannot manufacture it, or if we do, we cannot sell the goods; and so, according to the known rule in trade, that what cannot be done with profit or without loss, we may say of it that it cannot be done; so in the sense of trade, we cannot take their wool off, and if they must run it over to France, they must, we cannot help it.

This, I say, is a very great mistake; and I do affirm, that as we ought to take off the whole quantity of the Irish wool, so we may and are able to do it. That our manufacture is capable of being so increased, and the consumption of it increased also, as well at home as abroad; that it would in the ordinary course of trade call for all the wool of Ireland, if it were much more than it is, and employ it profitably; besides employing many thousands of poor people more than are now employed, and who indeed want employment.

Upon this foundation, and to bring this to be true, as I shall presently make appear, I must add, that a just reproach lies upon us for indolence, and an unaccountable neglect of our national interests, in not sufficiently exerting ourselves to improve our trade and increase our manufactures; which is the title, as it is the true design, of this whole work.

The affirming, as above, that we are able to increase our manufacture, and by that increase to take off more wool, may, perhaps, be thought an arrogance too great to be justified, and would be a begging the question in an egregious manner, if I were not in a condition to prove what I say; I shall therefore apply myself directly to evidence, and to put it out of doubt:—

By increasing our manufacture, I am content to be understood to mean the increasing the consumption, otherwise, to increase quantity only, would be to ruin the manufacturers, not improve the trade. This increasing the consumption is to be considered under two generals.

1. The consumption at home.
2. The exportation, or consumption abroad.

I begin with the last; namely, the consumption abroad. This is too wide a field to enter upon in particular here, I refer it to be treated at large by itself; but as far as it serves to prove what I have affirmed above, namely, that the consumption of our manufactures may be improved abroad, so far it is needful to speak of it here; I shall confine it to the English colonies and factories abroad.

It is evident, that by the increase of our colonies, the consumption of our manufactures has been exceedingly increased; not only experience proves it, but the nature of the thing makes it impossible to

be otherwise; the island of St. Christopher, is a demonstration beyond all argument; that island is increased in its product and people, by the French giving it up to us at the treaty of Utrecht. Its product of sugar is almost equal to that of Barbadoes, and will in a very few years exceed it; the exports from hence to that island are increased in proportion; why then do we not increase our possessions, plant new colonies, and better people our old ones? Both might be done to infinite advantage, as might be made out, had we room for it, past contradiction.

We talk of, and expect a war with Spain; were the advantages which new settlements in the abandoned countries of America, as well the island as the continent considered, we should all wish for such a war, that the English might by their superiority at sea, get and maintain a firm footing, as well on the continent as the islands of America: there the Spainards, like the fable of the dog in the manger, neither improve it themselves, nor will admit others to improve; I mean in all the south continent of America, from Buenos Ayres to port St. Julien, a country fruitful, a climate healthful, able to maintain plentifully any numbers, even to millions of people, with an uninterrupted communication within the land, as far as to the golden mountain of the Andes or Cordilleras, where the Chilians, unsubdued by any European power, a docible, civilized people, but abhorring the Spaniards, would not fail to establish a commerce infinitely profitable, exchanging gold for all your English manufactures, to an inexpressible advantage.

Among the islands, why should not we, as well as the French, plant upon the fruitful countries of Cuba and Hispaniola, as rich and capable of raising sugars, cocoa, ginger, pimento, indigo, cotton, and

all the other productions usual in that latitude, as either the Barbadoes or Jamaica.

Our factories, for they cannot yet be called colonies, on the coast of Africa, offer us the like advantages. Why are they not turned into populous and powerful colonies, as they might be? Why not encouraged from hence? And why is not their trade espoused and protected as our other colonies and factories? but left to be ravaged by the naked and contemptible negroes; plundered, and their trade ravished by the more unjust and more merciless interlopers, who, instead of thieves, for they are no better, would be called separate traders only, though they break in by violence and fraud upon the property of an established company, and rob them of their commerce, even under the protection of their own forts and castles, which these paid nothing towards the cost of.

Why does not England enlarge and encourage the commerce of the coast of Guniea? plant and fortify, and establish such possessions there as other nations, the Portuguese for example, in the opposite coast on the same latitude? Is it not all owing to the most unaccountable indolence and neglect? What hinders but that we might ere now have had strong towns and an inhabited district round them, and a hundred thousand Christians dwelling at large in that country, as the Portuguese have now at Melinda, in the same latitude, on the eastern coast?

And what hinders, but that same indolence and neglect, that they have not there growing at this time, the coffee of Mocha, as the Dutch have at Batavia; the tea of China, the cocoa of the Caraccas, the spices of the Moluccas, and all the other productions of the remotest Indies, which grow now in the same latitude, and which cost us so much treasure yearly to purchase, and which, as has been

tried, would prosper here as well as in the countries from which we fetch them?

What a consumption of English manufacture would follow such a plantation? and what an increase of trade would necessarily attend an increase of people there?

I have not room to enlarge here upon these heads; they are fully stated in the said Plan of English Commerce, and in several other tracts of trade lately published by the same author, and to that I refer. See the Plan, chap. iii. page 335. and chap. v. page 363.

I come next to the consumption at home, and here indeed the proof lies heavy upon ourselves; nothing but an unaccountable supreme negligence of our own apparent advantages can be the cause of the whole grievance; such a negligence, as I think, no nation but the English are, or can be guilty of; I mean no nation that has the like advantage of a manufacture, and that has a hundred thousand packs of wool every year unwrought up, and a million of people unemployed.

N. B. All our manufactures, whether of wool, silk, or thread, and all other wares, hard or soft, though we have a very great variety, yet do not employ all our people, by a great many; nay, we have some whole counties into which the woollen, or silk, or linen manufacture, may be said never to have set their feet, I mean as to the working part; or so little as not to be worth naming; such in particular as Cambridge, Huntingdon, Hertford, Bedford; the first three are of late indeed come into the spinning part a little, but it is but very little; the like may be said of the counties of Cheshire, Stafford, Derby, and Lincoln, in all which very little, if any, manufactures are carried on; neither are the counties of Kent, Sussex, Surry, or Hampshire, em-

ployed in any of the woollen manufactures worth mentioning; the last indeed on the side about Alton and Alresford, may be said to do a little; and the first just at Canterbury and Cranbrook. But what is all they do compared to the extent of four counties so populous that it is thought there are near a million of people in them?

Seeing then, I say, there are yet so many people want employ, and so much wool unwrought up, and which for want of being thus wrought up, is carried away by a clandestine, smuggling, pernicious trade, to employ our enemies in trade, the French, and to endanger our manufactures at foreign markets, how great is our negligence, and how much to the reproach of our country is it, that we do not improve this trade, and increase the consumption of the manufactures as we ought to do? I mean the consumption at home, for of the foreign consumption I have spoken already.

It seems to follow here as a natural inquiry, after what has been said, that we should ask, How is this to be done, and by what method can the people of England increase the home consumption of their woollen manufactures?

I cannot give a more direct answer to this question, or introduce what follows in a better manner, than in the very words of the author of the book so often mentioned above, as follows, speaking of this very thing, thus:—

"The next branch of complaint," says this author, "is, that the consumption of our woollen manufacture is lessened at home.

"This, indeed," continues he, "though least regarded, has the most truth and reason in it, and merits to be more particularly inquired into; but supposing the fact to be true, let me ask the complainer this question, viz., why do we not mend it?

and that without laws, without teazing the parliament and our sovereign, for what they find difficult enough to effect even by law? The remedy is our own, and in our own power. I say, why do not the people of Great Britain, by general custom and by universal consent, increase the consumption of their own manufacture by rejecting the trifles and toys of foreigners?

"Why do we not appear dressed in the growth of our own country, and made fine by the labour of our own hands?" Vide Plan of the English Commerce, p. 252.

And again, p. 254; "We must turn the complaints of the people upon themselves, and entreat them to encourage the manufactures of England by a more general use and wearing of them. This alone would increase the consumption, as that alone would increase the manufacture itself."

I cannot put this into a plainer or better way of arguing, or in words more intelligible to every capacity.

Did ever any nation but ours complain of the declining of their trade and at the same time discourage it among themselves? Complain that foreigners prohibit our manufactures, and at the same time prohibit it themselves? for refusing to wear it is the worst and severest way of prohibiting it.

We do indeed put a prohibition upon our trade when we stop up the stream, and dam up the channel of its consumption, by putting a slight upon the wearing it, and, as it were, voting it out of fashion; for if you once vote your goods out of wear, you vote them out of the market, and you had as good vote them contraband.

With what an impetuous gust of the fancy did we run into the product of the East Indies for some

years ago? How did we patiently look on and see the looms empty, the workmen fled, the wives and children starve and beg, the parishes loaded, and the poor's rates rise to a surprising height, while the ladies flourished in fine Massulapatam, chints, Indian damasks, China atlasses, and an innumerable number of rich silks, the product of the coast of Malabar, Coromandel, and the Bay of Bengal, and the poorer sort with calicoes? And with what infinite difficulty was a remedy obtained, and with what regret did the ladies part with that foreign pageantry, and stoop to wear the richest silks of their own manufacture, though these were the life of their country's prosperity, and those the ruin of it?

When this was the case, how fared our trade? The state of it was thus, in a few words:—

The poor, as above, wanted bread; the wool lay on hand, sunk in price, and wanted a market; the manufacturers wanted orders, and when they made goods, knew not where to sell them; all was melancholy and dismal on that side; nothing but the East India trade could be said to thrive; their ships went out full of money and came home full of poison; for it was all poison to our trade. The immense sums of ready money that went abroad to India impoverished our trade, and indeed bid fair to starve it, and, in a word, to beggar the nation.

At home we were so far from working up the whole quantity or growth of our wool, that three or four years' growth lay on hand in the poor tenants' houses, for want of which they could not pay their rent.

The wool from Scotland, which comes all to us now, went another way, viz., to France, for the Union was not then made, and yet we had too much at

home. Nor was the quantity brought from Ireland half so much as it is now.

Was all this difference from our own wearing, or not wearing the produce of our own manufacture? How unaccountably stupid then are we to run still retrograde to the public good of our country, and ruin our own commerce, by rejecting our own manufacture, setting our people to furnish other nations with cloths, and recommending the manufacture to other countries, and rejecting them ourselves?

If the difference was small, and the clothing of our own people was a thing of small moment, that it made no impression on the commerce, or the manufacture in general, it might be said to be too little to take notice of.

If our consumption at home is thus considerable, and the clothing of our own people does consume the wool of many millions of sheep; if the silk trade employs many thousands of families; if there is an absolute necessity of working up if possible all the growth of our wool, as well of Ireland as of England, or that else it would be run over to France, to the encouragement of rival manufactures, and the ruin of our own; in a word, if our own people, falling into a general use of our own manufucture, would effectually do this, and their continuing to neglect it would effectually throw our manufacture into convulsions, and stagnate the whole trade of the kingdom; if our wearing foreign silk manufactures did annually carry out 1,200,000*l.* sterling per annum for silks, to France and Italy, and above 600,000*l.* per annum for the like to India, all in spices, to the impoverishing our trade, by emptying us of all our ready money, as well as starving our poor for want of employment.

Again, if these grievances were very much abated,

and indeed almost remedied by the several acts of parliament, first to prohibit East India silks, then to lay high duties, equal to prohibition, upon French silks; and, in the last place, an act to prohibit the use and wearing of printed calicoes; I say, if these acts have gone so far in the retrieving the dying condition of our woollen manufacture, and encouraging the silk manufacture; that in the first, we have wrought up all the English growth of wool, and that of Scotland too, which was never done before; and in the last have improved so remarkably in the silk manufacture, that all that vast sum of 1,800,000*l.* per annum, expended before in French and Indian silks, is now turned into the pockets of our own poor, and kept all at home, and the silks become a mere English manufacture as was before a foreign.

If all this is true, as it is most certainly, what witchcraft must it be that has seized upon the fancy of this nation? What spirit of blindness and infatuation must have possessed us? that we are in all haste running back into the old, stupid, and dull unthinking state, and growing fond of anything, nay of everything that is injurious to our own commerce, and be it as ruinous as it will to our own poor, and to our own manufactures; nay, though we see our trade sick and languishing, and our poor starving before our eyes; and know that we ourselves are the only cause of it, are yet so obstinately and unalterable averse to our own manufacture, and fond of novelties and trifles, that we will not wear our own goods, but will at any hazard make use of things foreign to us, the labour and advantage of strangers, pagans, negroes, or any kind of people, rather than our own.

Unhappy temper, unknown in any nation but ours! The wiser pagans and Mahometans, natives of India,

Persia, China, Japan, Siam, Pegu, act otherwise; wherever we find any people in these parts, we find them clothed with their own manufacture, whether of silk, cotton, herba, or of whatever other materials they were made; nor to this day have our nicest or finest manufactures, though perfectly new to them, (and novelties we see take with us to a frenzy and distraction) touched their fancies, or so much as tempted them to wear them; all our endeavours to persuade them have been in vain; but with us, any new fancy, any far-fetched novelty, however antick, however extravagant in price, nay the dearer the more prevailing, presently touches our wandering fancy, and makes us cast off our finest and most agreeable produce, the fruit of our own industry, and the labour of our own poor, making a mode of the foreign gewgaw, let it be as wild and barbarous as it will.

But I meet with an objection in my way here, which is insisted upon with the utmost warmth; namely:—

Objection: you seem to acknowledge that the prohibition of India silks and the duties upon French silks, have effectually answered the end as to silks; and that the late act against the use and wearing of printed or painted calicoes has likewise had its effect on the woollen manufacture. There is nothing now left to support your complaint but the printed linen; which, though it is become a general wear, yet is our own product and growth, and the labour of our own poor; for the Scots and Irish, by whom the linen is manufactured, are our own subjects, and ought as much to be in our concern as any of the rest, and that linen is as much our own manufacture as the silk and the wool.

Nothing could, in my opinion, be more surprising of its kind, than to hear with what warmth this

very argument was urged to the parliament, and to the public, by not the Scots and Irish only, but even by some of our own people, possessed and persuaded by the other, at the time the act against the printed calicoes was depending before the parliament; as if an upstart, and in itself trifling manufacture, however increased by the corruption of our people's humour and fancy, could be an equivalent to the grand manufacture of wool in England, which is the fund of our whole commerce, and has been the spring and fountain of our wealth and prosperity for above three hundred years; a manufacture which employs millions of our people, which has raised the wealth of the whole nation from what it then was to what it now is; a manufacture that has made us the greatest trading nation in the world, and upon which all our wealth and commerce still depends.

I insist upon it that no novelty is to be encouraged among us to the prejudice of this chief and main support of our country, let it be of what kind it will; nor is it at all to the purpose to say such or such a novelty is made at home, and is the work of our own people; it is to say nothing at all, for we ought no more to set up particular manufactures to the prejudice of the woollen trade in general, which is the grand product of the whole nation, and on which our whole prosperity depends, than we would spread an universal infection among us, on pretence that the vegetable or plant from whence the destructive effluvia proceeded, was the growth of our own land; or than we should publish the Alcoran and the most heretical, blasphemous, or immodest books, to taint the morals and principles of the people, on pretence that the paper and print were our own manufactures.

I am for encouraging all manufactures that can

be invented and set up among us, and that may tend to the employment of the poor and improvement of our produce; such things having a national tendency to raising the rent of our lands, assisting the consumption of our growth, and, in a word, increasing trade in general; I say I am for encouraging new manufactures of all sorts, with this one exception only, namely, that they do not interfere with, and tend to the prejudice of the woollen manufacture, which is the main and essential manufacture of England.

But the woollen manufacture is the life and blood of the whole nation, the soul of our trade, the top of all manufactures, and nothing can be erected that either rivals it or any way lessens it or interferes with it, without wounding us in the more noble and vital part, and, in effect, endangering the whole.

To set up a manufacture of painted linen, which, touching the particular pride and gay humour of the ordinary sort of people, intercepts the woollen manufacture, which they would otherwise be clothed with, is so far wounding and supplanting the woollen manufacture for a paltry trifle, and though it is indeed in itself but a trifle, yet as the poorer sort of people, the servants, and the wives and children of the farmers and country people, and of the labouring poor, who wear this new fangle, are a vast multitude, the wound strikes deeper into the quantity than most people imagine, makes a large abatement of the consumption of wool, lessening the labour of the poor manufacturers very considerably; and on this account, I say, it ought not to be encouraged, though it be our own manufacture.

Do we not, from this very principle, prohibit the planting tobacco in England, though our own land would produce it? Do we not know there are coals

in Blackheath, Muzzle-hill, and other places, but that we must not work them that we may not hurt the navigation? The reason is exactly the same here.

This consideration is so pungent in itself, and so naturally touches every Englishman that has the good of his country at heart, that one would think there should be no occasion for an act of parliament to oblige them to it; but they should be moved by a mere concern of mind, and generous endeavour for the public prosperity, not to fall in with or encourage any new project, any new custom or fashion, without first inquiring particularly whether it would not be injurious to the prosperity of the main and grand article of the English Commerce, the woollen manufacture.

Were this public spirit among us, we need fear no upstart manufacture breaking in upon us, whether printed linen or anything else; for no people of sense, having the good of their country at heart, would touch it, much less make it a general fashion. But, as the Plan of English Commerce observes, our people, the ladies especially, have such a passion for the fashion, that they have been the greatest enemies to our woollen manufacture; and I must add that this passion for the fashion of printed linens at this time is a greater blow to the woollen manufacture of England than all the prohibitions in Germany and Italy, of which we may have formed such frightful ideas in our minds; or even than all the imitation of our manufactures abroad, whether in France, or any other part of Europe.

And yet, to conclude all,

How easy, how very easy is it for us to prevent it; which, by the way, deserves a whole book by itself.

FINIS.

AUGUSTA TRIUMPHANS:

OR, THE

WAY

TO MAKE

LONDON

THE MOST FLOURISHING

CITY IN THE UNIVERSE.

FIRST,

By establishing an University where Gentlemen may have Academical Education under the Eye of their Friends.

II. By an Hospital for Foundlings.

III. By forming an Academy of Sciences at Christ's Hospital.

IV. By suppressing pretended Madhouses, where many of the Fair Sex are unjustly confined, while their Husbands keep Mistresses, &c., and many Widows are locked up for the sake of their Jointure.

V. To save our Youth from Destruction, by clearing the Streets of impudent Strumpets, suppressing Gaming Tables, and Sunday Debauches.

VI. To save our lower Class of People from utter Ruin, and render them useful, by preventing the immoderate use of Geneva: with a frank Explosion of many other common Abuses, and incontestible Rules for Amendment.

CONCLUDING WITH

An effectual Method to prevent *Street Robberies.*

AND

A Letter to Coll. Robinson, on account of the Orphans' Tax.

By ANDREW MORETON, Esq.

THE SECOND EDITION.

LONDON:

Printed for J. ROBERTS, in *Warwick Lane*, and sold by E. NUTT, at the *Royal Exchange;* A. DODD, without *Temple Bar;* N. BLANDFORD, at *Charing Cross;* and J. STAGG, in *Westminster-Hall.* [*Price One Shilling.*]

carried an air of benefit, I was resolved to commit them to paper before my departure, and leave, at least, a testimony of my good will to my fellow-creatures.

But of all my reflections, none was more constantly my companion than a deep sorrow for the present decay of learning among us, and the manifest corruption of education; we have been a brave and learned people, and are insensibly dwindling into an effeminate, superficial race. Our young gentlemen are sent to the universities, it is true, but not under restraint or correction as formerly; not to study, but to drink; not for furniture for the head, but a feather for the cap, merely to say they have been at Oxford or Cambridge, as if the air of those places inspired knowledge without application. It is true we ought to have those places in reverence for the many learned men they have sent us; but why must we go so far for knowledge? Why should a young gentleman be sent raw from the nursery to live on his own hands, to be liable to a thousand temptations, and run the risk of being snapped up by sharping jilts, with which both universities abound, who make our youth of fortune their prey, and have brought misery into too many good families? Not only the hazard of their healths from debauches of both kinds, but the waste of their precious time renders the sending them so far off very hazardous. Why should such a metropolis as London be without an university? Would it not save considerably the expense we are at in sending our young gentlemen so far from London? Would it not add to the lustre of our state, and cultivate politeness among us? What benefits may we not in time expect from so glorious a design? Will not London become the scene of science? And what reason have we but to hope we may vie with any

neighbouring nations? Not that I would have Oxford or Cambridge neglected, for the good they have done. Besides, there are too many fine endowments to be sunk; we may have universities at those places and at London too, without prejudice. Knowledge will never hurt us, and whoever lives to see an university here, will find it give quite another turn to the genius and spirit of our youth in general.

How many gentlemen pass their lives in a shameful indolence, who might employ themselves to the purpose, were such a design set on foot? Learning would flourish, art revive, and not only those who studied would benefit by it, but the blessing would be conveyed to others by conversation.

And in order to this so laudable design, small expense is required; the sole charge being the hire of a convenient hall or house, which, if they please, they may call a college. But I see no necessity the pupils have to lie or diet there; that may be done more reasonably and conveniently at home, under the eye of their friends; their only necessary business at college being to attend their tutors at stated hours; and, bed and board excepted, to conform themselves to college laws, and perform the same exercises as if they were actually at Oxford or Cambridge.

Let the best of tutors be provided, and professors in all faculties encouraged; this will do a double good, not only to the instructed, but to the instructors. What a fine provision may here be made for numbers of ingenious gentlemen now unpreferred? And to what a height may even a small beginning grow in time?

As London is so extensive, so its university may be composed of many colleges, quartered at convenient distances: for example, one at Westminster,

one at St. James's, one near Ormond-street, that part of the town abounding in gentry; one in the centre of the Inns of Court, another near the Royal Exchange, and more if occasion and encouragement permit.

The same offices and regulations may be constituted, cooks, butlers, bed-makers, &c., excepted, as at other universities. As for endowment, there is no need, the whole may be done by subscription, and that an easy one, considering that nothing but instructions are paid for.

In a word, an academical education is so much wanted in London, that everybody of ability and figure will readily come into it; and I dare engage, the place need but be chosen, and tutors approved of, to complete the design at once.

It may be objected, that there is a kind of university at Gresham college, where professors in all sciences are maintained, and obliged to read lectures every day, or at least as often as demanded. The design is most laudable, but it smells too much of the *sine cure;* they only read in term time, and then their lectures are so hurried over, the audience is little the better. They cannot be turned out, it is a good settlement for life, and they are very easy in their studies when once fixed. Whereas were the professorship during good behaviour, there would be a study to maintain their posts, and their pupils would reap the benefit.

Upon second thought, I think colleges for university education might be formed at Westminster, Eton, the Charter-house, St. Paul's, Merchant Tailors, and other public schools, where youth might begin and end their studies; but this may be further considered of.

I had almost forgot the most material point, which is, that his majesty's sanction must first be

obtained, and the university proposed have power to confer degrees, &c., and other academical privileges.

As I am quick to conceive, I am eager to have done, unwilling to overwork a subject; I had rather leave part to the conception of the readers, than to tire them or myself with protracting a theme, as if, like a chancery man or a hackney author, I wrote by the sheet for hire. So let us have done with this topic, and proceed to another, which is:—

A proposal to prevent murder, dishonour, and other abuses, by erecting an hospital for foundlings.

It is needless to run into a declamation on this head, since not a sessions passes but we see one or more merciless mothers tried for the murder of their bastard children; and, to the shame of good government, generally escape the vengeance due to shedders of innocent blood. For it is a common practice now among them to hire a set of old beldams, or pretended midwives, who make it their trade to bring them off for three or four guineas, having got the ready rote of swearing the child was not at its full growth, for which they have a hidden reserve; that is to say, the child was not at man's or woman's growth. Thus do these impious wretches cheat the world, and damn their own souls by a double meaning, which too often imposes on a cautious, merciful, and credulous jury, and gives wicked murderers means to escape and commit fresh sins, to which their acquitters, no doubt, are accessory.

I wonder so many men of sense as have been on the jury have been so often imposed upon by the

stale pretence of a scrap or two of child-bed linen being found in the murderer's box, &c.; when, alas! perhaps, it was never put there till after the murder was committed; or if it was, but with a view of saving themselves by that devilish precaution; for so many have been acquitted on that pretence, that it is but too common a thing to provide child-bed linen beforehand for a poor innocent babe they are determined to murder.

But, alas! what are the exploded murders to those which escape the eye of the magistrate, and die in silence? Add to this, procured abortions and other indirect means which wicked wretches make use of to screen themselves from the censure of the world, which they dread more than the displeasure of their Maker.

Those who cannot be so hardhearted to murder their own offspring themselves, take a slower, though as sure, a way, and get it done by others, by dropping their children, and leaving them to be starved by parish nurses.

Thus is God robbed of a creature, in whom he had breathed the breath of life, and on whom he had stamped his image; the world of an inhabitant, who might have been of use; the king of a subject; and future generations of an issue not to be accounted for, had this infant lived to have been a parent.

It is therefore the height of charity and humanity to provide against this barbarity, to prevent this crying sin, and extract good, even out of evil, by saving these innocent babes from slaughter, and bringing them up in the nurture and fear of the Lord; to be of benefit to themselves and mankind in general.

And what nearer, what better way can we have, than to erect and to endow a proper hospital or

house to receive them, where we may see them tenderly brought up, as so many living monuments of our charity; every one of them being a convincing proof of a Christian saved, and a murder prevented?

Nor will this be attended with so much charge as is imagined, for we find in many parishes, that parents have redemanded their children, on increase of circumstances, and paid all costs, with a handsome present in the bargain; and many times when a clandestine marriage is cleared up and openly avowed, they would purchase the first-fruits of their loves at any rate. Oftentimes a couple may have no more children, and an infant thus saved may arrive to inherit a good estate, and become a benefactor where it was once an object of charity.

But let us suppose the worst, and imagine the infant begot in sin and without the sanction of wedlock; is it therefore to be murdered, starved, or neglected, because its parents were wicked? Hard fate of innocent children to suffer for their parents' faults! Where God has thought fit to give his image and life, there is nourishment demanded; that calls aloud for our Christian and human assistance, and best shows our nobleness of soul, when we generously assist those who cannot help themselves.

If the fault devolved on the children, our church would deny them baptism, burial, and other Christian rites; but our religion carries more charity with it, they are not denied even to partake of our blessed sacraments, and are excluded no one branch or benefit accruing from Christianity; if so, how unjust are those who arraign them for their parents' faults, and how barbarous are those parents, who, though able, make no provision for them, because they are not legitimate. My child, is my child, let it be begot in sin or wedlock, and all the duties of a parent are incumbent on me so long as

it lives; if it survives me, I ought to make a provision for it, according to my ability; and though I do not set it on a footing with my legitimate children, I ought in conscience to provide against want and shame, or I am answerable for every sin or extravagance my child is forced or led into, for want of my giving an allowance to prevent it.

We have an instance very fresh in every one's memory, of an ingenious, nay a sober young nobleman, for such I must call him, whose either father was a peer, and his mother a peeress. This unhappy gentleman, tossed from father to father, at last found none, and himself a vagabond forced to every shift; he in a manner starved for many years, yet was guilty of no capital crime, till that unhappy accident occurred, which God has given him grace and sense enough to repent. However, I cannot but think his hard-hearted mother will bear her portion of the guilt, till washed away by a severe repentance.

What a figure might this man have made in life, had due care been taken? If his peerage had not been adjusted, he might at least have been a fine gentleman; nay, probably have filled some handsome post in the government with applause, and called as much for respect as he does now for pity.

Nor is this gentleman the only person begot and neglected by noble, or rather ignoble parents; we have but too many now living, who owe their birth to the best of our peerage, and yet know not where to eat. Hard fate, when the child would be glad of the scraps which the servants throw away! But Heaven generally rewards them accordingly, for many noble families are become extinct, and large estates alienated into other houses, while their own issue want bread.

And now, methinks, I hear some over-squeamish

ladies cry, What would this fellow be at? would not he set up a nursery for lewdness, and encourage fornication? who would be afraid of sinning, if they can so easily get rid of their bastards? we shall soon be overrun with foundlings when there is such encouragement given to whoredom. To which I answer, that I am as much against bastards being begot, as I am for their being murdered; but when a child is once begot, it cannot be unbegotten; and when once born, it must be kept; the fault, as I said before, is in the parents, not the child; and we ought to show our charity towards it as a fellow-creature and Christian, without any regard to its legitimacy or otherwise.

The only way to put a stop to this growing evil, would be to oblige all housekeepers not to admit a man and woman as lodgers till they were certified of their being lawfully married; for now-a-days nothing is more common than for a whoremonger and a strumpet to pretend marriage, till they have left a child or two on the parish, and then shift to another part of the town.

If there were no receivers, there would be no thieves; if there were no bawdyhouses, there would be no whores; and though persons letting lodgings be not actual procurers, yet, if they connive at the embraces of a couple, whose marriage is doubtful, they are no better than bawds, and their houses no more than brothels.

Now should anybody ask how shall this hospital be built? how endowed? to which I answer, follow the steps of the Venetians, the Hamburghers, and other foreign states, &c., who have for ages past prosecuted this glorious design, and found their account therein. As for building a house, I am utterly against it, especially in the infancy of the affair: let a place convenient be hired. Why

should such a considerable sum be sunk in building as has in late public structures, which have swallowed up part of the profits and dividend, if not the capital, of unwary stockmongers?

To my great joy I find my project already anticipated, and a noble subscription carrying on for this purpose; to promote which I exhort all persons of compassion and generosity, and I shall think myself happy, if what I have said on this head may anyways contribute to further the same.

Having said all I think material on this subject, I beg pardon for leaving my reader so abruptly, and crave leave to proceed to another article, viz.:—

A proposal to prevent the expensive importation of foreign musicians, &c., by forming an academy of our own.

It will no doubt be asked what have I to do with music? to which I answer, I have been a lover of the science from my infancy, and in my younger days was accounted no despicable performer on the viol and lute, then much in vogue. I esteem it the most innocent amusement in life; it generally relaxes, after too great a hurry of spirits, and composes the mind into a sedateness prone to everything that is generous and good; and when the more necessary parts of education are finished, it is a most genteel and commendable accomplishment; it saves a great deal of drinking and debauchery in our sex, and helps the ladies off with many an idle hour, which sometimes might probably be worse employed otherwise.

Our quality, gentry, and better sort of traders must have diversions; and if those that are commendable be denied, they will take to worse; now

what can be more commendable than music, one of the seven liberal sciences, and no mean branch of the mathematics?

Were it for no other reason I should esteem it, because it was the favourite diversion of his late majesty, of glorious memory; who was as wise a prince as ever filled the British throne. Nor is it less esteemed by their present majesties, whose souls are formed for harmony, and who have not disdained to make it a part in the education of their sacred race.

Our nobility and gentry have shown their love to the science, by supporting at such prodigious expense the Italian opera, improperly called an academy; but they have at the same time shown no small partiality in discouraging anything English, and overloading the town with such heaps of foreign musicians.

An academy, rightly understood, is a place for the propagation of science, by training up persons thereto from younger to riper years, under the instruction and inspection of proper artists; how can the Italian opera properly be called an academy, when none are admitted but such as are, at least are thought, or ought to be, adepts in music? If that be an academy, so are the theatres of Drury-lane, and Lincolns-inn Fields; nay, Punch's opera may pass for a lower kind of academy. Would it not be a glorious thing to have an opera of our own, in our own most noble tongue, in which the composer, singers, and orchestra, should be of our own growth? Not that we ought to disclaim all obligations to Italy, the mother of music, the nurse of Corelli, Handel, Bononcini, Geminiani; but then we ought not to be so stupidly partial to imagine ourselves too brutal a part of mankind to make any progress in the science? By the same reason that we love it, we may excel in it; love begets ap-

plication, and application perfection. We have already had a Purcel, and no doubt there are now many latent geniuses, who only want proper instruction, application, and encouragement, to become great ornaments of the science, and make England emulate even Rome itself.

What a number of excellent performers on all instruments have sprung up in England within these few years? That this is owing to the opera I will not deny, and so far the opera is an academy, as it refines the taste and inspires emulation.

But though we are happy in instrumental performers, we frequently send to Italy for singers, and that at no small expense; to remedy which I humbly propose that the governors of Christ's Hospital will show their public spirit, by forming an academy of music on their foundation, after this or the like manner.

That out of their great number of children, thirty boys be selected of good ears and propensity to music.

That these boys be divided into three classes, viz., six for wind instruments, such as the hautboy, bassoon, and German flute.

That sixteen others be selected for string instruments, or at least the most useful, viz., the violin and bass-violin.

That the remaining eight be particularly chosen for voice, and organ, or harpsichord. That all in due time be taught composition. The boys thus chosen, three masters should be elected, each most excellent in his way; that is to say, one for the wind instrument, another for the stringed, and a third for the voice and organ, &c.

Handsome salaries should be allowed these masters, to engage their constant attendance every day from eight till twelve in the morning; and I think 100*l.*

per annum for each would be sufficient, which will be a trifle to so wealthy a body. The multiplicity of holidays should be abridged, and only a few kept; there cannot be too few, considering what a hinderance they are to juvenile studies. It is a vulgar error that has too long prevailed all over England to the great detriment of learning, and many boys have been made blockheads in complaisance to kings and saints dead for many ages past.

The morning employed in music, the boys should go in the afternoon, or so many hours, to the reading and writing school, and in the evening should practice, at least two hours before bed-time, and two before the master comes in the morning. This course held for seven or eight years, will make them fine proficients; but that they should not go too raw or young out of the academy, it is proper, that at the stated age of apprenticeship, they be bound to the hospital, to engage their greater application, and make them thorough masters, before they launch out into the world; for one great hinderance to many performers is, that they begin to teach too soon, and obstruct their genius.

What will not such a design produce in a few years? Will they not be able to perform a concert, choir, or opera, or all three, among themselves, and overpay the charge, as shall hereafter be specified?

For example, we will suppose such a design to be continued for ten years, we shall find an orchestra of forty hands, and a choir or opera of twenty voices, or admitting that of those twenty only five prove capital singers, it will answer the intent.

For the greater variety they may, if they think fit, take in two or more of their girls, where they find a promising genius, but this may be further considered of.

Now, when they are enabled to exhibit an opera,

will they not gain considerably when their voices and hands cost them only a college subsistence? and it is but reasonable the profits accruing from operas, concerts, or otherwise, should go to the hospital, to make good all former and future expenses, and enable them to extend the design to a greater length and grandeur; so that instead of 1,500*l.* per annum, the price of one Italian singer, we shall for 300*l.* once in ten years, have sixty English musicians regularly educated, and enabled to live by their science.

There ought, moreover, to be annual probations, and proper prizes or premiums allotted, to excite emulation in the youths, and give life to their studies.

They have already a music school, as they call it, but the allowance is too poor for this design, and the attendance too small, it must be every day, or not at all.

This will be an academy indeed, and in process of time they will have even their masters among themselves; and what is the charge, compared with the profits, or their abilities?

One thing I had like to have forgot, which is, that with permission of the right reverend the lords spiritual, some performance in music, suitable to the solemnity of the day, be exhibited every Sunday after divine service. Sacred poesy, and rhetoric may be likewise introduced to make it an entertainment suitable to a Christain and polite audience; and indeed we seem to want some such commendable employment for the better sort; for we see the public walks and taverns crowded, and rather than be idle, they will go to Newport market.

That such an entertainment would be much preferable to drinking, gaming, or profane discourse, none can deny; and till it is proved to be prejudicial,

I shall always imagine it necessary. The hall at the hospital will contain few less than seven hundred people, conveniently seated, which at so small a price as one shilling per head, will amount to 35*l.* per week; and if the performance deserve it, as no doubt it will in time, they may make it half a crown, or more, which must considerably increase the income of the hospital.

When they are able to make an opera, the profits will be yet more considerable, nor will they reap much less from what the youths bring in during their apprenticeship, when employed at concerts, theatres, or other public entertainments.

Having advanced what I think proper on this head, or at least enough for a hint, I proceed to offer,

That many youths and servants may be saved from destruction were the streets cleared of shameless and impudent strumpets, gaming tables totally suppressed, and a stop put to sabbath debauches.

The corruption of our children and servants is of importance sufficient to require our utmost precaution; and moreover, women servants (commonly called maid-servants) are such necessary creatures, that it is by no means below us to make them beneficial rather than prejudicial to us.

I shall not run into a description of their abuses; we know enough of those already. Our business now is to make them useful, first by ascertaining their wages at a proper standard.

Secondly, by obliging them to continue longer in service, not to stroll about from place to place, and throw themselves on the town on every dislike.

Thirdly, to prevent their being harboured by

wicked persons, when out of place; or living too long on their own hands.

As for their wages, they have topped upon us already, and doubled them in spite of our teeth; but as they have had wit euough to get them, so will they, I doubt not, have the same sense to keep them, and much good may it do those indolent over-secure persons, who have given them this advantage. However, if they are honest and diligent, I would have them encouraged, and handsome wages allowed them; because, by this means, we provide for the children of the inferior class of people, who otherwise could not maintain themselves; nay, sometimes tradesmen, &c., reduced, are glad when their children cease to hang upon them, by getting into service, and by that means not only maintaining themselves, but being of use in other families. But then there ought to be some medium, some limitation to their wages, or they may extort more than can well be afforded.

Nothing calls for more redress than their quitting service for every idle disgust, leaving a master or mistress at a nonplus, and all under plea of a foolish old custom, called warning, nowhere practised but in London; for in other places they are hired by the year, or by the statute as they call it, which settles them in a place, at least for some time; whereas, when they are not limited, it encourages a roving temper, and makes them never easy.

If you turn them away without warning, they will make you pay a month's wages, be the provocation or offence never so great; but if they leave you, though never so abruptly, or unprovided, help yourselves how you can, there is no redress; though I think there ought, in all conscience, to be as much law for the master as for the servant.

No servant should quit a place where they are

well fed and paid, without assigning a good reason before a magistrate. On the other hand, they should receive no abuse which should not be redressed; for we ought to treat them as servants, not slaves; and a medium ought to be observed on both sides. But if they are not restrained from quitting service on every vagary, they will throw themselves on the town, and not only ruin themselves, but others; for example, a girl quits a place and turns whore; if there is not a bastard to be murdered, or left to the parish, there is one or more unwary youths drawn in to support her in lewdness and idleness; in order to which, they rob their parents and masters, nay, sometimes, anybody else, to support their strumpets; so that many thieves owe their ruin and shameful deaths to harlots; not to mention the communication of loathsome distempers, and innumerable other evils, to which they give birth.

How many youths, of all ranks, are daily ruined? and how justly may be dreaded the loss of as many more, if a speedy stop be not put to this growing evil? Generations to come will curse the neglect of the present, and every sin committed for the future may be passed to our account, if we do not use our endeavours to the contrary.

And unless we prevent our maid-servants from being harboured by wicked persons when out of place, or living too long on their own hands, our streets will swarm with impudent shameless strumpets; the good will be molested; those prone to evil will be made yet more wicked, by having temptations thrown in their way; and, to crown all, we shall have scarce a servant left, but our wives, &c., must do the household-work themselves.

If this be not worthy the consideration of a legislature, I would fain know what is. Is it not time to limit their wages, when they are grown so wanton

they know not what to ask? Is it not time to fix them, when they stroll from place to place, and we are hardly sure of a servant a month together? Is it not time to prevent the increase of harlots, by making it penal for servants to be harboured in idleness, and tempted to theft, whoredom, murder, &c., by living too long out of place? and I am sure it is high time to begin the work, by clearing the public streets of night-walkers, who are grown to such a pitch of impudence that peace and common decency are manifestly broken in our public streets. I wonder this has so long escaped the eye of the magistrate, especially when there are already in force laws sufficient to restrain this tide of uncleanness, which will one day overflow us.

The lewdest people upon earth, ourselves excepted, are not guilty of such open violations of the laws of decency. Go all the world over, and you will see no such impudence as in the streets of London, which makes many foreigners give our women in general a bad character, from the vile specimens they meet with from one end of the town to the other. Our sessions' papers are full of the trials of impudent sluts, who first decoy men and then rob them; a meanness the courtesans of Rome and Venice abhor.

How many honest women, those of the inferior sort especially, get loathsome distempers from their husband's commerce with these creatures, which distempers are often entailed on posterity; nor have we an hospital separated for that purpose, which does not contain too many instances of honest poor wretches made miserable by villains of husbands.

And now I have mentioned the villany of some husbands in the lower state of life, give me leave to propose, or at least to wish, that they were restrained from abusing their wives at that barbarous rate,

which is now practised by butchers, carmen, and such inferior sort of fellows, who are public nuisances to civil neighbourhoods, and yet nobody cares to interpose, because the riot is between a man and his wife.

I see no reason why every profligate fellow shall have the liberty to disturb a whole neighbourhood, and abuse a poor honest creature at a most inhuman rate, and is not to be called to account because it is his wife; this sort of barbarity was never so notorious and so much encouraged as at present, for every vagabond thinks he may cripple his wife at pleasure; and it is enough to pierce a heart of stone to see how barbarously some poor creatures are beaten and abused by merciless dogs of husbands.

It gives an ill example to the growing generation, and this evil will gain ground on us if not prevented; it may be answered, the law has already provided redress, and a woman abused may swear the peace against her husband, but what woman cares to do that? It is revenging herself on herself, and not without considerable charge and trouble.

There ought to be a shorter way, and when a man has beaten his wife, which by the by is a most unmanly action, and great sign of cowardice, it behoves every neighbour who has the least humanity or compassion, to complain to the next justice of the peace, who should be empowered to set him in the stocks for the first offence; to have him well scourged at the whipping-post for the second; and if he persisted in his barbarous abuse of the holy marriage state, to send him to the house of correction till he should learn to use more mercy to his yoke-fellow.

How hard is it for a poor industrious woman to be up early and late, to sit in a cold shop, stall, or market, all weathers, to carry heavy loads from one end of the town to the other, or to work from

morning till night, and even then dread going home for fear of being murdered? Some may think this too low a topic for me to expatiate upon, to which I answer, that it is a charitable and Christian one, and therefore not in the least beneath the consideration of any man who had a woman for his mother.

The mention of this leads me to exclaim against the vile practice now so much in vogue among the better sort as they are called, but the worst sort in fact; namely, the sending their wives to madhouses, at every whim or dislike, that they may be more secure and undisturbed in their debaucheries; which wicked custom is got to such a head, that the number of private madhouses in and about London are considerably increased within these few years.

This is the height of barbarity and injustice in a Christian country, it is a clandestine inquisition, nay worse.

How many ladies and gentlewomen are hurried away to these houses, which ought to be suppressed, or at least subject to daily examination, as hereafter shall be proposed?

How many, I say, of beauty, virtue, and fortune, are suddenly torn from their dear innocent babes, from the arms of an unworthy man, whom they love, perhaps, but too well, and who in return for that love, nay probably an ample fortune and a lovely offspring besides, grows weary of the pure streams of chaste love, and thirsting after the puddles of lawless lust, buries his virtuous wife alive, that he may have the greater freedom with his mistresses?

If they are not mad when they go into these cursed houses, they are soon made so by the barbarous usage they there suffer; and any woman of spirit, who has the least love for her husband, or concern for her family, cannot sit down tamely

under a confinement and separation the most unaccountable and unreasonable.

Is it not enough to make any one mad to be suddenly clapped up, stripped, whipped, ill-fed, and worse used? To have no reason assigned for such treatment, no crime alleged, or accusers to confront? And what is worse, no soul to appeal to but merciless creatures, who answer but in laughter, surliness, contradiction, and too often stripes?

All conveniences for writing are denied, no messenger to be had to carry a letter to any relation or friend; and if this tyrannical inquisition, joined with the reasonable reflections a woman of any common understanding must necessarily make, be not sufficient to drive any soul stark staring mad, though before they were never so much in their right senses, I have no more to say.

When by this means a wicked husband has driven a poor creature mad, and robbed an injured wife of her reason, for it is much easier to create than to cure madness, then has the villain a handle for his rǒguery; then, perhaps, he will admit her distressed relations to see her, when it is too late to cure the madness he so artfully and barbarously has procured.

But this is not all: sometimes more dismal effects attend this inquisition, for death is but too often the cure of their madness and end of their sorrows; some with ill usage, some with grief, and many with both, are barbarously cut off in the prime of their years and flower of their health, who otherwise might have been mothers of a numerous issue, and survived many years. This is murder in the deepest sense, and much more cruel than dagger or poison, because more lingering; they die by piecemeal, and in all the agonies and terrors of a distracted mind.

Nay, it is murder upon murder, for the issue that might have been begot is to be accounted for to God and the public. Now, if this kind of murder is connived at, we shall no doubt have enough, nay, too much of it; for if a man is weary of his wife, has spent her fortune, and wants another, it is but sending her to a madhouse and the business is done at once.

How many have already been murdered after this manner is best known to just Heaven, and those unjust husbands and their damned accomplices, who, though now secure in their guilt, will one day find it is murder of the blackest dye, has the least claim to mercy, and calls aloud for the severest vengeance.

How many are yet to be sacrificed, unless a speedy stop be put to this most accursed practice, I tremble to think; our legislature cannot take this cause too soon in hand. This surely cannot be below their notice, and it will be an easy matter at once to suppress all these pretended madhouses. Indulge, gentle reader, for once the doting of an old man, and give him leave to lay down his little system without arraigning him of arrogance or ambition to be a lawgiver. In my humble opinion, all private madhouses should be suppressed at once, and it should be no less than felony to confine any person under pretence of madness without due authority.

For the cure of those who are really lunatic, licensed madhouses should be constituted in convenient parts of the town, which houses should be subject to proper visitation and inspection, nor should any person be sent to a madhouse without due reason, inquiry, and authority.

It may be objected, by persons determined to contradict every thing and approve nothing, that

the abuses complained of are not so numerous or heinous as I would insinuate. Why are not facts advanced, they will be apt to say, to give a face of truth to these assertions? But I have two reasons to the contrary; the first is, the more you convince them, the more angry you make them, for they are never better pleased than when they have an opportunity of finding fault; therefore, to curry favour with the fault-finders, I have left them a loophole: the second and real is, because I do not care to bring an old house over my head by mentioning particular names or special cases, thereby drawing myself into vexatious prosecutions and suits at law from litigious wretches, who would be galled to find their villanies made public, and stick at no expense or foul play to revenge themselves. Not but I could bring many instances, particularly of an unhappy widow, put in by a villain of a husband, and now continued in for the sake of her jointure by her unnatural son, far from common honesty or humanity. Of another, whose husband keeps his mistress in black velvet, and is seen with her every night at the opera or play, while his poor wife (by much the finer woman, and of an understanding far superior to her thick-skulled tyrant,) is kept mean in diet and apparel; nay, ill-used into the bargain, notwithstanding her fortune supplies all the villain's extravagances, and he has not a shilling but what came from her: but a beggar when once set on horseback proves always the most unmerciful rider.

I cannot leave this subject without inserting one particular case.

A lady of known beauty, virtue, and fortune, nay more, of wisdom, not flashy wit, was, in the prime of her youth and beauty, and when her senses were perfectly sound, carried by her husband in his coach

as to the opera; but the coachmam had other instructions, and drove directly to a madhouse, where the poor innocent lady was no sooner introduced, under pretence of calling by the way to see some pictures he had a mind to buy, but the key was turned upon her, and she left a prisoner by her faithless husband, who while his injured wife was confined and used with the utmost barbarity, he, like a profligate wretch, ran through her fortune with strumpets, and then basely, under pretence of giving her liberty, extorted her to make over her jointure, which she had no sooner done but he laughed in her face, and left her to be as ill-used as ever. This he soon ran through, and (happily for the lady) died by the justice of heaven in a salivation his debauches had obliged him to undergo.

During her confinement, the villain of the madhouse frequently attempted her chastity; and the more she repulsed him the worse he treated her, till at last he drove her mad in good earnest. Her distressed brother, who is fond of her to the last degree, now confines her in part of his own house, treating her with great tenderness, but has the mortification to be assured by the ablest physicians that his poor sister is irrecoverably distracted.

Numberless are the instances I could produce, but they would be accounted fictitious, because I do not name the particular persons, for the reasons before assigned; but the sufferings of these poor ladies are not fictitious, nor are the villany of the madhouses, or the unnatural, though fashionable barbarity of husbands, chimeras, but too solid grievances, and manifest violations of the laws of God and man.

Most gracious and august queen Caroline! ornament of your sex, and pride of the British nation! the best of mothers, the best of wives, the

best of women! Begin this auspicious reign with an action worthy your illustrious self, rescue your injured sex from this tyranny, nor let it be in the power of every brutal husband to cage and confine his wife at pleasure, a practice scarce heard of till of late years. Nip it in the bud, most gracious queen, and draw on yourself the blessings of numberless of the fair sex, now groaning under the severest and most unjust bondage. Restore them to their families; let them, by your means, enjoy light and liberty; that while they fondly embrace, and with tears of joy weep over their dear children, so long withheld from them, they may invoke accumulated blessings from heaven upon your royal head!

And you, ye fair illustrious circle! who adorn the British court! and every day surround our gracious queen: let generous pity inspire your souls, and move you to intercede with your noble consorts for redress in this injurious affair. Who can deny when you become suitors? and who knows but at your request a bill may be brought into the house to regulate these abuses? The cause is a noble and a common one, and ought to be espoused by every lady who would claim the least title to virtue or compassion. I am sure no honest member in either honourable house will be against so reasonable a bill; the business is for some public-spirited patriot to break the ice by bringing it into the house, and I dare lay my life it passes.

I must beg my reader's indulgence, being the most immethodical writer imaginable. It is true I lay down a scheme, but fancy is so fertile I often start fresh hints, and cannot but pursue them; pardon therefore, kind reader, my digressive way of writing, and let the subject, not the style or method, engage thy attention.

Return we, therefore, to complain of destructive gaming-houses, the bane of our youth, and ruin of our children and servants.

This is the most unprofitable evil upon earth, for it only tends to alienate the proper current of specie, to maintain a pack of idle sharping rascals, and beggar unwary gentlemen and traders.

I take the itch of gaming to be the most pernicious of vices, it is a kind of avaricious madness; and if people have not sense to command themselves by reason, they ought to be restrained by law; nor suffered to ruin themselves and families, to enrich a crew of sharpers.

There is no playing on the square with these villains; they are sure to cheat you, either by sleight of hand, confederacy, or false dice, &c.; they have so much the odds of their infatuated bubbles, that they might safely play a guinea to a shilling, and yet be sure of winning. This is but genteel pocket picking, or felony with another name, and yet, so fond are we of it, that from the footboy to the lord, all must have a touch of gaming; and there are sharpers of different stations and denominations, from Southwark-fair to the groom porters. Shame, that gentlemen should suffer every scoundrel to mix with them for gaming sake! And equal shame, that honest laborious tradesmen should be obstructed in crossing the public streets, by the gilt chariots of vagabond gamesters; who now infest the land, and brave even our nobility and gentry with their own money.

But the most barbarous part of this hellish trade is what they call setting of young gentlemen, apprentices, and others; this ought to be deemed felony without benefit of clergy; for it is the worst of thievery. Under pretence of taking a bottle, or spending an evening gaily, they draw their cull to the tavern, where they sit not long before the devil's

bones or books are found accidentally on purpose, by the help of which they strip my gentleman in an instant, and then generously lend him his own money, to lose afresh, and create a debt which is but too often more justly paid than those more justly due.

If we look into some late bankruptcies we shall find some noted gamesters the principal creditors; I think, in such cases it would be but justice to make void the gamester's debt, and subject his estate to make good the deficiencies of the bankrupt's effects. If traders have no more wit, the public should have pity on them; and make it as penal to lose as to win; and, in truth, if cards, dice, &c., were totally suppressed, industry and arts would increase the more; gaming may make a man crafty, but not polite; one may understand cards and dice perfectly well, and be a blockhead in everything else.

I am sorry to see it so prevalent in the city among the trading part of mankind, who have introduced it into their clubs, and play so high of late that many bankrupts have been made by this pernicious practice.

It is the bane of all conversation; and those who can't sit an hour without gaming, should never go into a club to spoil company. In a word, it is mere madness, and a most stupid thing to hazard one's fortune, and perplex one's mind; nay, to sit up whole nights, poring over toys of pipped ivory and painted pasteboard, making ourselves worse than little children, whose innocent sports we so much ridicule.

To sum up all, I think it would be a noble retribution, to subject gamesters' estates to the use and support of the poor widows and orphans of their unfortunate bubbles.

Sunday debauches are abuses that call loud for

amendment; it is in this pernicious soil the seeds of ruin are first sown. Instead of a day of rest, we make it a day of labour, by toiling in the devil's vineyard; and but too many surfeit themselves with the fruits of gluttony, drunkenness, and uncleanness.

Not that I am so superciliously strict, to have the sabbath kept as rigidly here as in Scotland, but then there ought to be a medium between the severity of a fast, and the riot of Saturnalia. Instead of a decent and cheerful solemnity, our taverns and publichouses have more business that day than all the week beside. Our apprentices plume themselves; nay, some scruple not to put on their swords and tie wigs, or toupees, and the loose end of the town is their rendezvous, Sunday being market-day all round the hundreds of Drury.

While we want servants to do our work, those hundreds, as they call them, are crowded with numbers of idle impudent sluts, who love sporting more than spinning, and inveigle our youth to their ruin; nay, many old lechers, beasts as they are! steal from their families, and seek these harlots' lurking holes, to practise their unaccountable schemes of new invented lewdnesses; some half hang themselves, others are whipped, some lie under a table and gnaw the bones that are thrown them, while others stand slaving among a parcel of drabs at a washing tub. Strange that the inclination should not die with the power, but that old fools should make themselves the prey and ridicule of a pack of strumpets!

Some heedless youths are wheedled into marriage, which makes them and their unhappy parents miserable all their lives; others are drawn into extravagancies, and but too often run into their master's cash, and for fear of a discovery, make away with themselves, or at least run away and leave their

distracted parents in a thousand tears; not to mention the frustration of their fortune, and the miseries that attend a vagabond life. Thus honest parents lose their children, and traders their apprentices, and all from a liberty we have of late given our youth of rambling abroad on Sundays; for many, nowadays will lie out all night, or stay out so late to give no small disturbance in sober families. It therefore behoves every master of a family to have his servants under his eye; and if the going to church, meeting, or whatever place of worship suited their religion, were more enforced, it would be so much the better.

In short, the luxury of the age will be the ruin of the nation, if not prevented. We leave trade to game in stocks; we live above ourselves, and barter our ready money for trifles; tea and wine are all we seem anxious for, and God has given the blessings of life to an ungrateful people, who despise their own productions. Our very plough-fellows drink wine nowadays; our farmers, graziers, and butchers, are above malt liquors; and the wholesome breakfast of water-gruel and milk potage is changed for coffee and tea. This is the reason provisions and corn, &c., are so dear; we all work for vintners, and raise our prices one upon another to such a degree, it will be an impossibility to live, and we shall, of course, become our own devourers.

We strain at a gnat and swallow a camel; and, in this instance, the publichouses are kept open to furnish our luxury, while we deny ourselves other necessaries of life, out of a scruple of conscience. For example; in extreme hot weather, when meat will not keep from Saturday to Sunday, we throw, or cause to be thrown away, vast quantities of tainted meat, and have generally stinking dinners, because the butchers dare not sell a joint of meat on a Sun-

day morning. Now, though I would not have the Sabbath so far violated as to have it a market-day, yet, rather than abuse God's mercies by throwing away creatures given for our use, nay, for our own healths and cleanliness sake, I would have the same indulgence in extreme hot weather, as there is for milk and mackerel; that is to say, that meat might be killed in the cool of the morning, viz., one or two of the clock, and sold till nine, and no longer; nor should villanous informers have power to molest them in this innocent and reasonable amendment of a ridiculous vulgar error.

I cannot forbear taking notice of the extravagant use, or rather abuse, of that nauseous liquor called Geneva, among our lower sort. Those who deny that an inferior class of people are most necessary in a body politic, contradict reason and experience itself, since they are most useful when industrious, and as pernicious when lazy. By their industry our manufactures, trade, and commerce are carried on; the merchant in his counting-house, and the captain in his cabin, would find but little employment were it not that many hands carried on the different branches of the concern they superintended.

But now, so far are our common people infatuated with Geneva, that half the work is not done now as formerly. It debilitates and enervates them, and they are not near so strong and healthy as formerly. This accursed liquor is in itself so diuretic, it overstrains the parts of generation, and makes our common people incapable of getting such lusty children as they used to do. Add to this, that the women, by drinking it, spoil their milk, and by giving it to young children, as they foolishly do, spoil the stomach, and hinder digestion; so that in less than an age, we may expect a fine spindle-shanked generation.

There is not in nature so unhealthy a liquor as Geneva, especially as commonly sold; it curdles the blood, it stupifies the senses, it weakens the nerves, it spoils the eyesight, and entirely ruins the stomach; nay, some stomachs have been rendered so cold by the use of Geneva, that lamp spirits have not been a dram warm enough for them. Surely they will come to drink aquafortis at last!

On the contrary, our own malt liquors, especially common draught beer, is most wholesome and nourishing, and has brought up better generations than the present: it is strengthening, cooling, and balsamic; it helps digestion, and carries nourishment with it; and, in spite of the whims of some physicians, is most pertinent to a human, especially a good wholesome English, constitution. Nay, the honest part of the faculty deny not the use of small beer, well brewed, even in fevers. I, myself, have found great benefit by it; and if it be good in its kind, it is the finest jalap upon earth.

If this abuse of Geneva be not stopped, we may go whoop for husbandmen, labourers, &c. Trade must consequently stand still, and the credit of the nation sink; nor is the abatement of the excise, though very considerable, and most worthy notice, any ways comparable to the corruption of manners, the destruction of health, and all the train of evils we are threatened with from pernicious Geneva.

An effectual method to prevent street robberies.

The principal encouragements and opportunity given to street robbers is, that our streets are so poorly watched; the watchmen, for the most part, being decrepit, superannuated wretches, with one foot in the grave and the other ready to follow; so

feeble that a puff of breath can blow them down. Poor crazy mortals! much fitter for an almshouse than a watchhouse. A city watched and guarded by such animals is wretchedly watched indeed.

Nay, so little terror do our watchmen carry with them, that hardy thieves make a mere jest of them, and sometimes oblige even the very watchman who should apprehend them to light them in their roguery. And what can a poor creature do, in terror of his life, surrounded by a pack of ruffians, and no assistance near?

Add to this, that our rogues are grown more wicked than ever, and vice in all kinds is so much winked at, that robbery is accounted a petty crime. We take pains to puff them up in their villany, and thieves are set out in so amiable a light in the Beggar's Opera, that it has taught them to value themselves on their profession rather than be ashamed of it.

There was some cessation of street robberies, from the time of Bunworth and Blewitt's execution, until the introduction of this pious opera. Now we find the Cartouchian villanies revived, and London, that used to be the most safe and peaceful city in the universe, is now a scene of rapine and danger. If some of Cartouch's gang be not come over to instruct our thieves, and propagate their schemes, we have, doubtless, a Cartouch of our own, and a gang which, if not suppressed, may be full as pernicious as ever Cartouch's was, and London will be as dangerous as Paris, if due care be not taken.

We ought to begin our endeavours to suppress these villanies, first by heavenly, and then by earthly means.

By heavenly means, in enforcing and encouraging a reformation of manners, by suppressing of vice and immorality, and punishing profaneness and

licentiousness. Our youth are corrupted by filthy, lewd ballads, sung and sold publicly in our streets; nay, unlicensed and unstamped, nothwithstanding acts of parliament to the contrary.

Coachmen, carmen, &c., are indulged in swearing after the most blasphemous, shocking, and unaccountable rate that ever was known. New oaths and blasphemies are daily uttered and invented; and rather than not exercise this hellish talent, they will vent their curses on their very horses; and, oh stupid! damn the blood of a post, rather than want something to curse.

Our common women, too, have learned this vice; and not only strumpets, but labouring women, who keep our markets, and vend things about street, swear and curse at a most hideous rate. Their children learn it from their parents, and those of the middle, or even the better sort of people, if they pass through the streets to school, or to play, catch the infection, and carry home such words as must consequently be very shocking to sober parents.

Our youth, in general, have too much liberty; the Sabbath is not kept with due solemnity; masters and mistresses of families are too remiss in the care of the souls committed to their charge. Family prayer is neglected; and, to the shame of scoffers be it spoken, too much ridiculed. All ages and sexes, if in health, should be obliged to attend public worship, according to their respective opinions. Were it only to keep youth out of harm's way it would do well. But it is to be hoped, if their parents, masters, or mistresses, should oblige their attendance at public devotion, they would edify by what they should hear, and many wicked acts would be stifled in their infancy, and checked even in the intention, by good and useful doctrine.

Our common people make it a day of debauch,

and get so drunk on a Sunday they cannot work for a day or two following. Nay, since the use of Geneva has become so common, many get so often drunk they cannot work at all, but run from one irregularity to another, till at last they become arrant rogues. And this is the foundation of all our present complaints.

We will suppose a man able to maintain himself and family by his trade, and at the same time to be a Geneva drinker. This fellow first makes himself incapable of working by being continually drunk; this runs him behindhand, and he either pawns or neglects his work, for which reason nobody will employ him. At last, fear of arrests, his own hunger, the cries of his family for bread, his natural desire to support an irregular life, and a propense hatred to labour, turn but too many an honest tradesman into an arrant desperate rogue. And these are commonly the means that furnish us with thieves and villains in general.

Thus is a man, that might be useful in a body politic, rendered obnoxious to the same: and if this trade of wickedness goes on, they will grow and increase upon us, insomuch that we shall not dare to stir out of our habitations; nay, it will be well if they arrive not to the impudence of plundering our houses at noonday.

Where is the courage of the English nation, that a gentleman, with six or seven servants, shall be robbed by one single highwayman? Yet we have lately had instances of this; and for this we may thank our effeminacy, our toupee wigs, and powdered pates, our tea, and other scandalous fopperies; and, above all, the disuse of noble and manly sports, so necessary to a brave people, once in vogue, but now totally lost among us.

Let not the reader think I run from my subject

if I search the bottom of the distemper before I propose a cure, which having done, though indeed but slightly, for this is an argument could be carried to a much greater length, I proceed next to propose earthly means in the manner following.

Let the watch be composed of stout able-bodied men, and of those at least treble the number now subsisting, that is to say, a watchman to every forty houses, twenty on one side of the way, and twenty on the other; for it is observable that a man cannot well see distinctly beyond the extent of twenty houses in a row; if it is a single row, and no opposite houses, the charge must be greater and their safety less. This man should be elected and paid by the housekeepers themselves, to prevent misapplication and abuse, so much complained of in the distribution of public money.

He should be allowed ten shillings per annum by each housekeeper, which at forty houses, as above specified, amounts to 20*l.* per annum, almost treble to what is at present allowed; and yet most housekeepers are charged at least 2s. 6d. a quarter to the watch, whose beat is, generally speaking, little less than the compass of half a mile.

This salary is something of encouragement, and a pretty settlement to a poor man, who with frugality may live decently thereon, and by due rest be enabled to give vigilant attendance.

If a housekeeper break, or a house is empty, the poor watchman ought not to suffer, the deficiency should be made up by the housekeepers remaining.

Or, indeed, all housekeepers might be excused, if a tax of only one shilling per annum were levied on every bachelor within the bills of mortality, and above the age of one-and-twenty, who is not a housekeeper: for these young sparks are a kind of unprofitable gentry to the state; they claim public

safety and advantages, and yet pay nothing to the public; nay, indeed, they in a manner live upon the public, for (on a Sunday especially) at least a million of these gentlemen quarter themselves upon the married men, and rob many families of part of a week's provision, more particularly when they play a good knife and fork, and are of the family of the Tuckers.

I beg pardon for this whimsical proposal, which, ludicrous as it seems, has something in it; and may be improved. Return we, in the mean time, to our subject.

The watch thus stationed, strengthened, and encouraged, let every watchman be armed with firearms and sword; and let no watchman stand above twenty doors distant from his fellow.

Let each watchman be provided with a bugle-horn, to sound on alarm, or in time of danger; and let it be made penal, if not felony, for any but a watchman to sound a horn in and about the city, from the time of their going on, to that of their going off.

An objection will be here made on account of the postboys, to obviate which, I had thoughts of a bell, but that would be too ponderous and troublesome for a watchman to carry, besides his arms and lantern. As to a fixed bell, if the watchman is at another part of his walk, how can he give notice? Besides, rogues may play tricks with the bell; whereas a horn is portable, always ready, and most alarming.

Let the postboys therefore use some other signal, since this is most convenient to this more material purpose. They may cary a bell in a holster with ease, and give notice by that, as well as those who collect the letters.

That the watchmen may see from one end of

their walks to the other, let a convenient number of lamps be set up, and those not of the convex kind, which blind the eyes, and are of no manner of use; they dazzle, but give no distinct light: and further, rather than prevent robberies, many, deceived and blinded by these *ignes fatui*, have been run over by coaches, carts, &c. People stumble more upon one another, even under these very lamps, than in the dark. In short, they are most unprofitable lights, and in my opinion, rather abuses than benefits.

Besides, I see no reason why every ten housekeepers cannot find a lamp among themselves, and let their watchman dress it, rather than fatten a crew of directors; but we are so fond of companies, it is a wonder we have not our shoes blacked by one, and a set of directors made rich at the expense of our very black-guards. Convenient turnpikes and stoppages may be made to prevent escapes, and it will be proper for a watchman to be placed at one of these, fixed at the end of a lane, court, alley, or other thoroughfare, which may happen in any part of his beat, and so as not to obstruct his view to both ends thereof, or being able to give notice, as aforesaid; for the watch ought to be in view, as well as in the hearing of each other, or they may be overpowered, and much danger may happen.

The streets thus guarded and illuminated, what remains but that the money allotted by the government be instantly paid on conviction of every offender; for delays in this case are of dangerous consequence, and nobody will venture their lives in hopes of a reward, if it be not duly and timely paid. If there is reason of complaint on this head, it ought to be looked into by those at the helm; for nothing can be more vile than for underlings to abuse the

benevolence of the public, or their superiors, by sinking, abridging, or delaying public or private benefits. And it is by no means below the dignity or care, even of the greatest, to see the disposal of their own bounty and charity; for it loses but too often by the carriage: and where a nobleman or other generous person has ordered five guineas to be given, it is well if the proper object has had even one.

Something allowed by the Chamber of London to every person apprehending a robber, would have a good effect, especially if it be not told over a grid-iron, but paid without delay or abatement. And what if the fewer custards are eat, so it augment the public safety.

Some of our common soldiery are, and I hope unjustly, suspected. This may be easily confuted, if strict orders are enforced, that none but commission or warrant officers shall be out of their quarters after ten at night. But if we consider, that neither Blewit, Bunworth, or their gangs, were soldiers, and that of those who have been executed for ten years past, not one in ten were soldiers, but, on the contrary, seamen discharged and thrown on the public without present subsistence, which makes them desperate; but I hope the act now depending for the encouragement of seamen, &c., will sufficiently remove that obstacle also. This, I hope, will stop the mouths of censorious persons, who unjustly arraign our soldiery for the vices of others. However, to make all easy, I believe the generality of them will gladly submit to the restraint proposed, merely to show their innocence.

Mean time, would his most sacred majesty let them partake of his bounty, as the officers, &c., have done, and raise their pay, were it but one

penny *per diem*, it would be a most royal bounty, would considerably contribute to their support, and put them above any sordid views: and there was never more occasion than now, when provisions of all kinds are so excessive dear.

Having offered my little mite to the public, I beg they will excuse the deficiency of my style, and multitude of my errors, for my intention's sake. I write without prospect of gain; if I am censured, it is what I can but expect; but if among all my schemes one proves of service, my desires and labours are amply answered.

Omissions.

In my scheme for an university in London I proposed only a hall or public room; on recollection I find it should be a large house or inn, in the nature of a college, with store of convenient rooms for gentlemen, not only to study separately, but wherein to lodge their books, for it would be most inconvenient to lug them backwards and forwards. They may indeed breakfast, sup, and sleep at home, but it will be highly necessary they should dine in commons, or at least near the college; not that I would have cooks, butlers, caterers, manciples, and the whole train of college cannibals retained; but for fear they should stay too long at home, or be hindered from returning to study in due time, some proper place or person might be pitched upon to keep an ordinary, at a prefixed price and hour, and for the students only.

My reasons are these:—

First, A young gentleman may live too far from college.

Second, The college hours for dinner may not agree with those of the family.

Third, Company may drop in and detain him.

These being, I think, the only material objections could be offered, I hope I have amply provided against them, and rendered my project more perfect and unexceptionable.

One omission I made in the discourse on madhouses, &c., is, that maiden ladies as well as widows and wives are liable to the inquisition there complained of, and I am informed a good estate is lately come to a worthless family by the death, or rather murder, of an innocent young creature, who being left very rich, chose to live with her friends ; but well had it been for her had she taken up her abode among strangers, for they staved off all proposals for marriage a considerable time, and when at last they found the lady would not be hindered from altering her condition, she was hurried away to a madhouse, where she miserably ended her days, while they rioted in the pillage of her fortune. Thus neither maid, wife, or widow, are safe while these accursed madhouses are suffered ; nay, I see no reason, if the age improves in wickedness, as in all probability it may, but the men, *per contra*, may take their turns. Younger brothers, &c., may clap up their elders, and jump into their estates, for there are no questions asked at these madhouses, but who is the paymaster, and how much ; give them but their price, mad or not mad, it is no matter whom they confine; so that if any person lives longer than his relations think convenient, they know their remedy ; it is but sending them to a madhouse and the estate is their own.

Having answered all that I think liable to objection, and recollected what I had omitted, I desire to stand or fall by the judgment of the serious part of mankind; wherein they shall correct me I will kiss the rod and suffer with patience; but if a pack of hackney scribblers shall attack me only by way of a get-penny, I shall not be provoked to answer them, be they never so scurrilous, lest I be accounted as one of them.

TO LIEUTENANT-COLONEL SAMUEL ROBINSON.

Sir,

I shall congratulate you on your election into the chamberlainship of the city of London, or otherwise, as you shall acquit yourself in answering candidly and impartially to the following queries.

I. whether there is not money sufficient in the chamber of London to pay off the orphan's fund? Or if not a sufficient sum, what sum it is, and what is the deficiency? How long it has lain there, and what interest has been made upon it?

II. If there are not considerable arrears due from many wards, and what those arrears are?

III. Who are these poor orphans we pay so much money to? and whether they are not some of the richest men in the city of London, who have got the stock into their own hands, and find it so snug a fund they do not care to get out of it.

IV. If it would not be much better to gather in the arrears, join them to the money in the office, and collect the overplus at once, rather than suffer the tax to become eternal, and to pay so much interest.

This is but a reasonable request; and if colonel Robinson is the honest gentleman fame reports him to be, he will make no scruple to give a ready answer. And indeed it will be but a handsome return made to his fellow citizens for their choice of

him, to begin his office with such an act of justice, honesty, and public satisfaction, for many people do not know what is meant by the orphan's tax; they pay it with remorse, and think themselves aggrieved. Even those who know the reason of the fund think it has been continued long enough, wish it were once paid off, suspect some secret in the affair, and give their tongues the liberty all losers claim; Our fathers, say they, have eaten sour grapes, and our teeth are set on edge, we are visited for their transgressions, and may be to the world's end, unless we shall find an honest chamberlain who will unveil this cloudy affair, and gives us a prospect of relief.

Thus, sir, it lies at your door to gain the applause of the whole city, a few misers excepted, by a generous and gentlemanlike discovery of this affair. And you are thus publicly called upon, that your discovery may be as public and beneficial to all. If you comply, I shall think you an honest man, above a fellow feeling, or being biassed, and most worthy your office; if not, give me leave to think, the citizens of London have made but an indifferent choice.

I am,
Sir,
Yours, as you prove yourself,
ANDREW MORETON.

Sept. 23,
1728.

THE END OF AUGUSTA TRIUMPHANS.

SECOND THOUGHTS ARE BEST:

OR A

FURTHER IMPROVEMENT

Of a Late

S C H E M E

TO PREVENT

STREET ROBBERIES:

BY WHICH

Our Streets will be strongly guarded, and so gloriously illuminated, that any part of London will be as safe and pleasant at Midnight as at Noonday; and Burglary totally impracticable:

With

Some Thoughts for suppressing Robberies in all the Public Roads of England, &c.

Humbly

Offered for the Good of his Country, submitted to the Consideration of the Parliament, and dedicated to his sacred Majesty King GEORGE II.

By ANDREW MORETON, Esq.

LONDON.

Printed for W. MEADOWS, at the *Angel* in *Cornhill*; and sold by J. ROBERTS, in *Warwick-Lane*. 1729. [*Price Six Pence.*

yearn after their darling monarch the prince of darkness.

These are they who fly in the face of majesty, who so abuse the liberty of the press, that from a benefit it becomes an evil, and demands immediate regulation.

Not against your majesty only, but against many of your loyal subjects, are arrows shot in the dark, by lurking villains who wound the reputations of the innocent in sport. Our public newspapers, which ought to contain nothing but what is instructive and communicative, being now become public nuisances, vehicles of personal, private slander, and scandalous pasquins.

Let the glory be yours, most gracious sovereign! to suppress this growing evil; and if any hints from your most faithful subject can be of the least use, I live but to serve, to admire, and pray for your majesty.

Who am,
Most gracious Sovereign,
Your Majesty's
Most loyal, most dutiful, most obedient
subject and servant,
ANDREW MORETON.

THE PREFACE.

NOTHING is more easy than to discover a thing already found out. This is verified in me and that anonymous gentleman, whom the public prints have lately complimented with a Discovery to Prevent Street Robberies; though, by the by, we have only his vain *ipse dixit*, and the ostentatious outcry of venal newswriters in his behalf.

But to strip him of his borrowed plumes, these are to remind the public, that about six months ago, in a treatise, entituled, Augusta Triumphans: or, the Way to make London the most flourishing City in the Universe, I laid down a plain and practicable scheme for the total suppression and prevention of street robberies, which scheme has been approved of by several learned and judicious persons.

Oh! but say the advocates of this second-hand schemist, our project is to be laid before the parliament. Does that make his better, or mine worse? Have not many silly projects been laid before parliaments ere now? Admit it be not the same (as I have but too much reason to fear it is,)

cannot the members of both houses read print as well as written hand? Or does he think they are so prejudiced to dislike a thing the worse for being offered without view of gain? I trust Andrew Moreton's scheme, generously offered for the public good, will meet with as fair a reception as that of this hireling projector.

Mine is already published; let him generously follow my example, and no doubt, if his scheme be preferred, the government will reward him.

If my antagonist be necessitous, where is the merit? he does it for his own sake, not for the public. If he be not necessitous, what a sordid wretch is he to withhold his scheme for lucre? putting it up at public sale; so that if you do not give him his price you shall not have it.

Some people, indeed, are so fond of mysteries they run down everything that is plain and intelligible; they love darkness, whispers, and free-masonry, despising whatever comes in the shape of a pamphlet, be it never so useful or commendable. But in spite of prejudice, truth is the standard by which I hope all honest and impartial men will judge me.

Though I must confess I am not a little piqued to be jockeyed out of my labours, yet not to be behindhand with my gentleman in the clouds, who would have the parliament buy his pig in a poke, and build up his fortune at my expense, I have so amply enlarged and amended my scheme, that it is

now scarce like the same. I have taken in everything possible of comprehension or practice; nor have I left him room to edge in one single hint. I have debated the objections of divers wise and learned men, and corrected my project accordingly; so that, on comparison, my first thoughts will appear but as a rude and imperfect sketch, only valuable in that it gave the idea of this more laboured and finished performance, on which I pledge my whole reputation, being ready to stand or fall by its success.

In order to which, I have presented copies of this book to the king and queen's most excellent majesties, to several of the lords spiritual, and divers honourable and worthy members of both houses, and time must show whose scheme shall have the precedence.

In the mean time I stand prepared for the sneers of those who despise everything and everybody but their own dear selves, as also the objections of the puzzle causes, who will turry-lugg a thing out of all sense and meaning, and by the cloudiness of their explanations darken what is most plain and obvious. My business is to go straight forward, and let the end crown the work. If men of sense approve me, I need not value the laughter of fools, whose very approbation is scandal; for if a thinking man is to be laughed out of every good intention or invention, nothing will ever be done for the public good.

SECOND THOUGHTS, &c.

The principal encouragement and opportunity given to our street robbers is, that our streets are so poorly watched; the watchmen, for the most part, being decrepit, superannuated wretches, with one foot in the grave and the other ready to follow; so feeble that a puff of breath can blow them down. Poor crazy mortals! much fitter for an almshouse than a watchhouse. A city watched and guarded by such animals is wretchedly watched indeed.

Nay, so little terror do they carry with them, that hardy thieves make a mere jest of them, and oftentimes oblige even the very watchman who should apprehend, to light them in their roguery. And what can a poor creature do, in terror of his life, surrounded by a pack of ruffians, and no assistance near?

Add to this, that our rogues are grown more wicked than ever, and vice in all kinds is so much winked at, that robbery is accounted a petty crime. We take pains to puff them up in their villany, and thieves are set out in so amiable a light in the Beggar's Opera, it has taught them to value themselves on their profession rather than to be ashamed of it.

There was some cessation of street robberies,

from the time of Bunworth and Blewitt's execution, until the introduction of this pious opera. Now we find the Cartouchian villanies revived, and London, that used to be the most safe and peaceful city in the universe, is now become a scene of rapine and danger. If some of Cartouch's gang be not come over hither to instruct our thieves, we have, doubtless, a Cartouch of our own, and a gang which, if not suppressed, may be full as pernicious as was ever Cartouch's, and London may be as dangerous as Paris, if due care be not taken.

Not content with the mischief done by the Beggar's Opera, we must have a Quaker's Opera, forsooth, of much more evil tendency than the former; for in this Jack Shepherd is made the hero of the drama, and runs through such a scene of riot and success, that but too many weak minds have been drawn away, and many unwary persons so charmed with his appearance on the stage, dressed in that elegant manner, and his pockets so well lined, they have forthwith commenced street-robbers or housebreakers; so that every idle fellow, weary of honest labour, need but fancy himself a Macheath or a Shepherd, and there is a rogue made at once. Since, therefore, example, has such force, the stage ought to be reformed, and nothing exhibited but what might be represented before a bishop. They may be merry and wise: let them take the Provoked Husband for a pattern.

A good physician seeks the cause, and weighs the symptoms before he proceeds to prescribe; and if we trace this evil from its radix, we shall find a cause antecedent to the two operas aforesaid: namely, accursed Geneva, the bane and ruin of our lower class of people.

Those who deny an inferior class of people to be necessary in a body politic, contradict reason and

experience itself; since they are most useful when industrious, and equally pernicious when lazy. By their industry our manufactures, trade, and commerce, are carried on. The merchant in his counting-house, and the captain in his cabin, would find but little employment, were it not that many hands carried on the different branches of the concerns they superintended.

But now so far are our common people infatuated with Geneva, that half the work is not done now as formerly. It debilitates and enervates them, nor are they near so strong and healthy as formerly.

So that if this abuse of Geneva be not stopped, we may go whoop for husbandmen, labourers, &c.; trade must consequently stand still, and the credit of the nation sink. Nor is the abatement of the excise, though very considerable, and most worthy notice, any ways comparable to the corruption of manners, destruction of health, and all the train of evils we are threatened with from pernicious Geneva.

We will suppose a man able to maintain himself and family by his trade, and at the same time to be a Geneva drinker. This fellow first makes himself incapable of working by being continually drunk; which runs him behindhand, so that he either pawns, or neglects his work, for which reason nobody will employ him. At last, fear of arrests, his own hunger, the cries of a family for bread, his natural desire to support an irregular life, and a propense hatred to labour, turn but too many an honest tradesman into an arrant desperate rogue. And these are commonly the means that furnish us with thieves and villains in general.

Thus is a man, who might be useful in a body politic, rendered obnoxious to the same: so that if

this trade of wickedness goes on, they will increase upon us so much that we shall not dare to stir out of our habitations; nay, it will be well if they arrive not to the impudence of plundering our houses at noonday.

Where is the courage of the English nation, that a gentleman, with six or seven servants, shall be robbed by one single highwayman? Yet we have lately had instances of this; and for this we may thank our effeminacy, our toupee wigs, and powdered pates, our tea, and other scandalous fopperies; and, above all, the disuse of noble and manly sports, so necessary to a brave people, once in vogue, but now totally lost amongst us.

Let not the reader think I run from my subject if I search the bottom of the distemper before I propose a cure, which having done, though indeed but slightly, for this is an argument could be carried to a much greater length, I proceed to the purpose in manner following:—

Let the watch be composed of stout able-bodied men, and of those a sufficient number, that is to say, a watchman to every forty houses, twenty on it one side of the way, and twenty on the other; for is observable that a man cannot well see distinctly beyond the extent of twenty houses in a row; if it is a single row, and no opposite houses, the charge must be greater, or their safety less.

This man should be elected and paid by the housekeepers themselves, to prevent misapplication and abuse, so much complained of in the distribution of the public money.

He should be allowed ten shillings per annum by each housekeeper, which at forty houses, as above specified, amounts to 20*l.* per annum, almost treble to what is at present allowed; and yet most house

keepers are charged at least 2s. 6d. a quarter to the watch, whose beat is, generally speaking, little less than the compass of half a mile.

What a shame it is that at least 100*l.* should be collected in some beats, and the poor watchman should not have the one-tenth part of the money? And this I leave to the consideration of any housekeeper who will take the pains to inquire into the extent of a watchman's beat, and after that cast up what is collected in the said beat, as they say for the watch. But this is a small abuse in comparison of other parochial misapplications, for a proof of which I refer my reader to a treatise of mine, entituled, Parochial Tyranny.

This salary of 20*l.* per annum is something of encouragement, and a pretty settlement for a poor man, who with frugality may live decently thereon, and by due rest be enabled to give due and vigilant attendance; that is to say, from evening dusk to morning light.

If a housekeeper break, or a house is empty, the poor watchman ought not to suffer, the deficiency should be made up by the housekeepers remaining.

The watch thus stationed, strengthened, and encouraged, let every watchman be armed with firearms and sword; and let no watchman stand above twenty doors distant from his fellow.

This has already been put in practice in the parish of St. Giles's in the Fields, and has had so good an effect that it is hoped other parishes will follow their example, which redounds not a little to the credit of our project.

Let each watchman be provided with a horn, to sound an alarm, or in time of danger; and let it be made penal, if not felony, for any but a watchman to sound a horn in and about the city,

from the time of their going on, to that of their going off.

I know an objection will be here made on account of the postboys, to obviate which, I had thoughts of a bell, but that would be too ponderous and troublesome for a watchman to carry, besides his arms and lantern; whereas a horn is portable, always ready, and most alarming.

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That the watchmen may see from one end of their walks to the other, let a convenient number of lamps be set up, and those not of the convex kind, which blind the eyes, and are of no manner of use; they dazzle, but give no distinct light, and further, rather than prevent robberies. Many persons, deceived and blinded by these *ignes fatui*, have been run over by coaches, carts, &c., people stumbling more, even under these very lamps, than in the dark. In short, they are most unprofitable lights, and, in my opinion, rather abuses than benefits.

Besides, I see no reason why every ten housekeepers cannot find a lamp among themselves, which would be four lamps in a beat, and let their watchman dress it, rather than fatten a crew of directors.

But we are so fond of companies, it is a wonder we have not our shoes blacked by one, and a set of directors made rich at the expense of our very black-guards.

The watch ought to be in view, as well as in the hearing of each other, or they may be overpowered, and much danger may happen.

The streets being thus gloriously illuminated,

and so strongly guarded by stout and able fellows, well armed and well paid, all within the view of one another, proceed we to secure all by-turnings, courts, alleys, lanes, &c., which may favour a street-robber's escape, and make our project ineffectual.

A street, court, lane, alley, or other place, where the number of houses or poverty of the inhabitants will not afford a watchman on the terms before mentioned, should be gated in, and the inhabitants let in and out by the watchman of the street.

Where there are even but twelve houses in a court, and the inhabitants people of credit, they may have a separate watch to themselves, as is practised in Boswell-court by Lincoln's-inn-fields, Angel-court in Throckmorton-street, and many other places in London.

This I think an unexceptionable way to secure the cities and suburbs of London and Westminster. The only difficulty I can conceive is, that persons after dark may now and then go a little way round about by keeping the street way, but the pleasantness and safety occasioned by the lights and watch aforesaid, make ample amends. Let those go through byways, and in the dark, whose deeds are so; I am for providing security for honest men, and obstacle for rogues.

And now we have put a stop to their roguery, let us endeavour to suppress the rogues themselves; in order to which I shall begin with their harlots, who are, generally speaking, the first motives to their villany, and egg them on to all manner of mischief.

And these are generally servant wenches, who stroll from place to place, and at last, weary of working, throw themselves on the public. To maintain these creatures, many a man turns rogue. It behoves the government, therefore, to oblige all

young wenches to keep in service. Masters and mistresses ought likewise to see that servants of both sexes go not a rambling when sent to church, but that they keep good hours; for many have been ruined by junketing and staying out, instead of being at church or at home.

Our common women ought to be restrained in the liberties they have lately taken; they openly swear and talk so obscenely, it is a shame to a Christian country.

Having fully handled this topic in two treatises, viz., Everybody's Business is Nobody's Business, and Parochial Tyranny, I shall not tire my readers with repetition, but referring them to the treatises themselves, return to my subject, which is,—

After we have reformed the ladies, let us take their sparks in hand. And first, let all shoe-cleaners, I mean boys and sturdy vagrants, be suppressed, according to my scheme in Everybody's Business, &c.; as for link-boys, alias thieves with lights, there will be no need of them when the streets are illuminated, according to my project.

That sailors as well as soldiers may not give cause of suspicion, it is fit they should also be quartered after the same nature; and more to enforce it, surveyors of quarters should have rounds allotted them.

These surveyors should call at the quarters of every soldier or sailor at a limited hour, to see if they are there or no, and register them at home or absent accordingly; absence to be penal.

Every soldier or sailor leaving his quarters till morning, after he has been found at home and registered, should be punished.

I must be excused if I ward every obstacle, my design being to break up street-robbers, nest and egg.

And that thieves may not stroll about, under pretence of being destitute of lodging, barracks or barns should be built at convenient ends of the town, where all vagrants should be obliged to render themselves at a stated hour, where they should have clean straw allowed them, and be kept orderly and out of harm's way; they may be let loose if they have apparent means of honest livelihood, otherwise they should be sent to the workhouse of their respective parish, or to a general workhouse, of which there is great need; and of which more hereafter.

All publichouses and gin-shops, if they should be tolerated, should be shut up at ten.

If the government should think fit to tolerate gin-shops, I see no reason why they may not be subject to licenses, and come into the pot-act as well as alehouses; especially considering there is as much gin as ale consumed nowadays.

Night houses and cellars, above all, should be totally suppressed; these are the harbours and refuge of villains and strumpets; these are their houses of call where there hellish trade is carried on; it is here they wait for the signal of their scouts; here they cast their schemes, and bring in advices; here they encourage and initiate young thieves; here they barter and sell their stolen goods; these are their exchanges and asylums after mischief.

Hackney coach drivers next require our care; they are the scum of the people, and, generally speaking, the worst of rogues.

So many and such frequent robberies can never be committed without the connivance of these villains; and it is but too much to be feared, that at the same time they take up a fare they take up a robber, who is ready to mark his prey, and gets up either on the box or behind; and alights at a convenient place to perpetrate his hellish design. As for a

'snack of the coal' as they term it, no doubt but the coachman and he have proper understanding and rendezvous.

Many who go to the coach-office nowadays, may be mistaken in their hopes of redress, not but the commissioners to a man treat complainants with the utmost civility; but the penalty, which used to be on the renter, being now on the driver, the renter or owner of that figure is clear, and the driver has nothing to do but to be absent and laugh at the complainant, an instance of which take in the following case:—

A hackney coachman took eighteenpence of a gentleman for a twelvepenny fare; the gentleman took his number and complained; the driver appeared, and was fined fifteen shillings, but the renter escaped; what was the result? The driver absconded, the gentleman sits down at his loss of attendance and money; had robbery or assault been the complaint, the consequence had been the same, the gentleman is but where he was. He has since called several times at the office, but to no purpose; all the answer he can get is, the fellow cannot be found. I write this therefore to undeceive those persons, who think when they have taken the number of a coach they can punish the driver for insolence or extortion.

The law in this case ought to be turned into its old channel, that is to say, the owner of the figure should be answerable; he ought to employ a driver he can answer for, or drive himself.

Every renter therefore should be obliged to register, and respond for his driver; or commissioners, figures, and all other forms, are to little purpose.

Beggars should next be suppressed, who lounge about all day, to see where they can steal at night.

It is a shame we should suffer real objects of charity to beg; and for those who are not so, it is a shame but they should work.

I shall close all with these observations :—

That the extortions and cabals of tradesmen, by enhancing the prices of provisions, is most detrimental to a state, and worthy the notice of its legislature; for men not being able to support their families by honest labour, and being made beggars by reason of the dearness of provisions, ofttimes grow desperate and turn rogues. This assertion is but too true, to prove which I appeal to the late conduct of

The coal merchants,
The bakers,
The butchers,
And, above all, the tallow chandlers.

The cabals of coal traders have for many years jockeyed us in the price of coals; they have raised and fell them at pleasure, and made mere stock-jobbing work of it; but never so much as in his late majesty's reign; on a great impress for seamen, they, in less than a fortnight, raised the price of coals from twenty-three shillings to almost fifty. What a pinch must this be on the poor, who live only from hand to month, and buy their coals, poor souls! some by the half peck.

The bakers are yet more flagrant and vile; they turn plenty to famine, and push up the price of bread without rule or reason; they have already been detected in one bite, i. e., procuring some of the fraternity to buy a small quantity of corn much above the market price, and then, by making oath thereof, abuse a well-intended law, and raise the price of bread accordingly.

Thus are the poor ground to dust, in order to fatten a pack of misers, who know no mercy. But

I hope the government will make them honest, even against their will.

The butchers are now so extravagant in their way of living, that usual and moderate profit will not content them; they cannot drink malt liquor, and the poor must pay for the wine, which they swill down at an unmerciful rate.

The price of meat should therefore be regulated according to the price of cattle, but not according to the baker's rule afore mentioned.

But as for the tallow-chandlers, their oppressions call aloud for redress. To what an exorbitant pitch have they raised candles; just double what it was some years ago: nay, they threaten to have them at tenpence per pound. How can the poor work when candles are so dear? But we may thank our own luxury for these impositions. I see no reason why we should not humble these upstarts by making our own candles; aye, and our own bread too, as our forefathers have done before us.

The tallow-chandlers, to excuse themselves, lay the fault on the melters. The melters shift it from themselves to the butchers; and so the game goes round.

Oh but, say they, the government will lose part of its revenue: to which I answer, that rather than they shall raise candles to double their value, on pretence of paying a penny per pound excise; in case the parliament will take off the duty on candles for the ease of the poor, I will present them with a project gratis, which shall bring in almost double the money now levied by candles, and that without the least hardship on the subject.

Having, I hope, taken sufficient care of street-robbers, I proceed now to clear the roads from highwaymen, footpads, &c.

Let parties of horse be stationed at all the out-

goings from the city of London ; so that if a coach, wagon, &c., want a convoy, two, three, or more may be detached by the commanding officer ; these shall be registered, and answerable for their charge ; and for encouragement shall receive so much per mile, or in the whole, convoy money.

This may be likewise practised from town to town all over England, so that the roads will be as safe as the streets ; and they who scruple the trifle of convoy money above proposed, merit not safety.

For those who walk on foot to the adjacent villages, parties of foot may be stationed in like manner ; so that not only the subject will be free from danger, but the soldier employed and prevented from corrupt measures by this additional perquisite to his pay.

Nothing remains but that robbers be prosecuted at the public charge ; the trials fixed to respective days, that prosecutors may not lose so much time, and the rewards paid in court without deduction or delay ; nor should any robber be admitted an evidence after he is taken, or pardoned after conviction.

END OF THE EIGHTEENTH VOLUME.

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